BHHC-2-1-9-1

THE FIRST NATIONAL BANK OF BELEN

BELEN, NEW MEXICO

Continuous Service Since 1903

The Officers and Directors of The First National Bank of Belen, Belen, New Mexico, in keeping with the nationwide trend in banking service, announce the following change in our banking hours effective August 1st, 1958:

Monday through Thursday . . . . . 9:00 A. M. to 2:00 P. M.

Friday . . . . . 9:00 A. M. to 2:00 P. M. - 3:30 P. M. to 6:00 P. M.

WE WILL BE CLOSED ON SATURDAYS

Announcing the opening of the Los Lunas Branch
of The First National Bank of Belen

Open house will be held
Saturday, September 30, 1961
from 2:00 to 6:00 P. M.
The Branch will be open for business
Monday, October 2, 1961 at 9:00 A. M.

Door Prizes and Refreshments
Everybody Welcome. Come and Bring a Friend.

L. C. Becker, President,
The First National Bank of Belen

1961

1992.002.249

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1992.002.248.2

The Officers and Directors

of

The First National Bank of Belen

Belen, New Mexico

announce with sincere regret

the death of its Cashier

Harry Newton Culver

on Saturday, February thirteenth

nineteen hundred and sixty

The Directors, Officers and Employees
of
The First National Bank of Belen
cordially invite you and your friends to attend
the formal opening of their new bank building
on Saturday, the fifteenth of April,
from three o'clock p.m. to six o'clock p.m.
100 Main Street, Belen, New Mexico

Also Open House
Sunday, 3 to 6 p.m.

The Officers and Directors

of

The First National Bank

of Belen

Belen, New Mexico

announce with sincere regret

the passing of its beloved

President and Director

Louis Carl Becker

on January 1, 1971

B+I+C - 2-1-9-2

1992.002.250

1992.002.275.1

1992.002.152

BHHC-2-1-9-3

RETIREMENT INCOME PLAN

for **EMPLOYEES** *of*

THE FIRST NATIONAL BANK

of

BELEN

Funded by a Group Annuity Contract Issued by The Equitable Life Assurance Society of the United States

Effective October 1, 1959

October 1, 1959

TO OUR EMPLOYEES

We are pleased to announce that a Retirement Income Plan has been adopted for our salaried employees effective October 1, 1959.

The benefits of the Plan will be provided under a Group Annuity Contract issued to the Bank by The Equitable Life Assurance Society of the United States. The purpose of the Plan is to provide an income upon retirement which will be separate from and in addition to the benefits under the Federal Social Security Law.

The Plan is a co-operative untertaking in that the cost is shared by the Bank and the members. The Bank, however, assumes the major portion of the cost.

The Board of Directors and the officers of the Bank believe that this Plan is fundamentally so sound and so advantageous to the employees, that every eligible employee should join.

This booklet is a summary of the provisions of the Plan. If, after reading the booklet, you have any questions, we shall be glad to discuss them with you.

Sincerely,

L C Becker

President

HIGHLIGHTS OF THE PLAN

YOUR RETIREMENT INCOME IS PAYABLE FOR AS LONG AS YOU LIVE. Even if you live to be hundred and one! Statistics show that, on the average, a man who retires at 65 lives until 80, while a woman who retires at 65 lives until 84.

YOU CAN'T LOSE. Whether you retire, or die, or leave the Bank, the very least amount you and/or your family will receive is your own contributions, plus interest.

IT'S AN EXCELLENT INVESTMENT. The Bank's contributions, on the average, will be more than triple the member's contributions.

YOUR BANK'S INTEREST IN THIS PLAN IS TO HELP YOU TO GAIN FINANCIAL SECURITY. None of the funds paid into the Plan can be used for any purpose except for the benefit of members of this Plan.

TO GET THE FULL BENEFITS FROM THIS PLAN YOU SHOULD PARTICIPATE AS SOON AS YOU ARE ELIGIBLE. You indicate your desire to participate in the Plan by completing an enrollment card and leaving it with the Personnel Department.

QUESTIONS AND ANSWERS

HOW DOES THE PLAN WORK?

You and the Bank regularly turn over money to The Equitable Life Assurance Society of the United States to finance the benefits provided by the Plan.

When you retire, the Equitable guarantees your retirement income for the rest of your life.

Retirement income is provided through the Equitable only for those employees who participate in the Plan.

HOW SOON MAY I PARTICIPATE IN THE PLAN?

October 1, 1959, if you are then a regular salaried employee, and have completed at least three years of continuous service with the Bank.

Other regular salaried employees may begin to participate on the October first on which they have completed three years of service.

HOW DO I ENROLL?

By completing an enrollment card which authorizes the Bank to make deduction of your share of the cost from your earnings and pay

them to the Equitable. On this card you also designate a beneficiary to receive any benefits that may be due in the event of your death.

WHO PAYS FOR THE PLAN?

The Bank pays the cost of all benefits for credited service before October 1, 1959. For your benefits for service after October 1, 1959 you and the Bank share the cost.

WHAT WILL BE MY NORMAL RETIREMENT DATE?

If you join the Plan as of October 1, 1959, your normal retirement date will be as follows:

If Your Age on Your Nearest Birthday On October 1, 1959 is	Your Normal Retirement Date Will be the First of the Month Next Following Your
55 or under	65th birthday
56	66th birthday
57	67th birthday
58	68th birhtday
59	69th birthday
60 or over	70th birthday

If you join the Plan after October 1, 1959, your normal retirement date will be the first of the month next following your 65th birthday.

EARLY RETIREMENT DATE:

You may retire within the ten-year period immediately preceding your normal retirement date if you have completed 15 years of service with the Bank. Your retirement income commencing at an early retirement date will be actuarially reduced.

If your retirement income begins before your primary insurance amount under the Federal Social Security Law first becomes available, you may arrange, with the consent to the Bank and the Equitable, to have your retirement income under the Plan adjusted to provide, as far as is practicable, a constant total income both before and after the primary insurance amount first becomes available. This arrangement will not be available to employees who are eligible for disability benefits under the Federal Social Security Law.

LATER RETIREMENT DATE:

With the consent of the Bank, you may remain in service after your normal retirement date. In that event, all contributions will cease at your normal retirement date and your retirement income commencing when you actually retire will be larger than you would have received had you retired on your normal retirement date.

WILL I RECEIVE BENEFITS IF I BECOME DISABLED?

If you become totally and permanently disabled, as determined by the Bank, and have completed ten or more full years of service with the Bank and you are within ten years of your normal retirement date, you may retire and commence to receive a monthly retirement income. The amount of retirement income payable to you from the Plan in the event of such disability will be the actuarial equivalent of the retirement income already purchased for you to begin at your normal retirement date.

WHAT AMOUNT OF RETIREMENT INCOME WILL I RECEIVE AT NORMAL RETIREMENT DATE?

(a) Credited service prior to October 1, 1959: For a member who joins the Plan as of October 1, 1959, the amount of past service benefit, if any, payable to him for life, beginning at normal retirement date, for service before October 1, 1959, will be $2.40 multiplied by the number of completed years of his continuous service prior to October 1, 1959 but since the completion of three years of service.

(b) Contributory membership after October 1, 1959: For each full year that a member contributes to the Plan after October 1, 1959, he will receive a future service benefit based on his earnings classification (see earnings classification schedule one pages 4 and 5). The unit purchased each year is the amount shown under column 4 of the Schedule based on his monthly earnings on October 1, of each year. Appropriate credit will be given for fractional parts of a year.

SCHEDULE

(1)	(2)	(3)	(4)
Earnings Class	Rate of Monthly Earnings	Member's Monthly Contributions	Future Service Unit of Monthly Retirement Income Beginning at Normal Retirement Date for Each Full Year of Contributions
1	Less than $205.00	$ 4.00	$2.00
2	$205.00 - 214.99	4.20	2.10
3	215.00 - 224.99	4.40	2.20
4	225.00 - 234.99	4.60	2.30
5	235.00 - 244.99	4.80	2.40
6	245.00 - 254.99	5.00	2.50
7	255.00 - 264.99	5.20	2.60
8	265.00 - 274.99	5.40	2.70
9	275.00 - 284.99	5.60	2.80
10	285.00 - 294.99	5.80	2.90
11	295.00 - 304.99	6.00	3.00
12	305.00 - 314.99	6.20	3.10
13	315.00 - 324.99	6.40	3.20
14	325.00 - 334.99	6.60	3.30

15	335.00 - 344.99	6.80	3.40
16	345.00 - 354.99	7.00	3.50
17	355.00 - 364.99	7.20	3.60
18	365.00 - 374.99	7.40	3.70
19	375.00 - 384.99	7.60	3.80
20	385.00 - 394.99	7.80	3.90
21	395.00 - 404.99	8.00	4.00
22	405.00 - 414.99	8.30	4.15
23	415.00 - 424.99	8.60	4.30
24	425.00 - 434.99	8.90	4.45
25	435.00 - 444.99	9.20	4.60
26	445.00 - 454.99	9.50	4.75
27	455.00 - 464.99	9.80	4.90
28	465.00 - 474.99	10.10	5.05
29	475.00 - 484.99	10.40	5.20
30	485.00 - 494.99	10.70	5.35
etc., increasing for each subsequent earnings class by	$10.00	$0.30	$0.15

EXAMPLE

Suppose a man was employed on October 1, 1956 when he was 22 years old. He was enrolled in the Plan on October 1, 1959 at the age of 25. Suppose his monthly earnings during his membership in the Plan are as follows:

Age	Monthly Earnings
25 – 29	$230
30 – 39	280
40 – 49	330
50 – 64	380

When he retires at age 65, his retirement income would be figured as follows:

PAST SERVICE RETIREMENT INCOME PER MONTH

NONE

FUTURE SERVICE RETIREMENT INCOME PER MONTH

5 years from age 25-29 – Basic earnings $230 per month.

Benefit for each year of service – Class 4 ..... $2.30

Benefit for 5 years of service – 5 x $2.30 ..... $11.50

10 years from age 30-39 – Basic earnings $280 per month.

Benefit for each year of service – Class 9 ..... $2.80

Benefit for 10 years of service – 10 x $2.80 ..... $28.00

10 years from age 40-49 — Basic earnings $330 per month.
Benefit for each year of service — Class 14 .....$3.30
Benefit for 10 years of service — 10 x $3.30 ..... $33.00

15 years from age 50-64 — Basic earnings $380 per month.
Benefit for each year of service — Class 19 .....$3.80
Benefit for 15 years of service — 15 x $3.80 ..... $57.00

TOTAL RETIREMENT INCOME FROM PLAN $129.50
Estimated Primary Insurance Amount Under the Federal Social Security Law as Amended and in effect in 1959 (based on average monthly earnings of $323) $110.00

TOTAL RETIREMENT INCOME AT AGE 65 (Plan and Social Security) $239.50

WHAT HAPPENS IF I AM GIVEN A LEAVE OF ABSENCE?

Your membership in the Plan will continue for as long as you are on an authorized leave of absence. Of course, if you do not make contributions to the Plan during that period, your future service benefit will not be built up for you until contributions are resumed. Any retirement income you had already earned will remain standing to your credit.

WHAT HAPPENS IF I LEAVE THE SERVICE OF THE BANK BEFORE RETIREMENT?

If you leave the Bank before retirement you will have a choice between —

(a) getting back all of the contributions you have made, plus interest; or

(b) receiving the retirement income to which your own contributions entitle you when you retire.

If you choose (b) above you can change your mind at any time before your retirement income begins and get back your contributions with interest.

If, when you leave the service of the Bank, you have completed at least fifteen years of continuous service you will also be entitled to the retirement income to which the Bank's contributions in your behalf entitle you when you retire, provided you at no time elect to have your own contributions and interest returned to you.

WHAT HAPPENS IF I DIE BEFORE MY RETIREMENT INCOME BEGINS?

The Equitable will pay to your designated beneficiary your total contributions with interest.

WHAT HAPPENS IF I DIE AFTER MY RETIREMENT INCOME BEGINS?

Unless you were receiving your retirement income on the Joint & Survivor Basis, as described on page 8, the Equitable will pay to your beneficiary the excess, if any, of your total contributions with interest over the total amount of retirement income paid to you before your death.

If you had elected and were receiving, retirement income on the Joint & Survivor Basis, monthly payments will continue to be paid your Joint Annuitant's death. If you and your Joint Annuitant both die before both of you have received in retirement income total payments equal to your own contributions to the Plan plus interest, the difference will be paid to your designated beneficiary.

WHAT ABOUT THE FUTURE OF THE PLAN?

The Bank hopes and expects to continue the Plan indefinitely but necessarily reserves the right to discontinue the Plan at any time. No such discontinuance, however, can adversely affect the retirement income already purchased for you by your own and the Bank's contributions. The Plan is drawn in accordance with the requirements of the United States Treasury Department so that discontinuance of the Plan will not enable the Bank to get back any of the amounts it has contributed.

WHAT IF THE FEDERAL SOCIAL SECURITY LAW BECOMES CHANGED IN THE FUTURE?

The Schedule of retirement incomes for membership after October 1, 1959 has been designed to integrate with the primary insurance benefit under the Federal Social Security Law as in effect on October 1, 1959. The benefits shown represent approximately 1% of the first $400 of monthly earnings plus 1½% of such earnings in excess of $400.

If the amount of earnings subject to Social Security Tax is changed in the future, the Plan automatically provides that benefits for future service on and after that date may be recomputed at 1% of the amount of monthly earnings subject to the new Social Security Tax Base plus 1½% of the amount in excess of the new Social Security Tax Base. Should this occur, the amount of your contributions will also be changed.

HOW MUCH WILL I CONTRIBUTE TOWARD THE PLAN?

You contribute in accordance with the Schedule on pages 4 and 5. These contributions represent approximately 2% of the first $400 of your basic monthly earnings plus 3% of the excess over $400.

MAY I ARRANGE TO HAVE MY RETIREMENT INCOME CONTINUED AFTER MY DEATH TO ANOTHER PERSON?

Yes, an arrangement to have payments made on what is known as the Joint and Survivor Basis may be chosen. It involves a reduction from your normal retirement income (because payments must be provided for the life expectancy of two people instead of one). If the election is not made at least five years before your retirement date or before January 1, 1960 if your normal retirement date is before January 1, 1965 and the retirement income is to commence at your normal retirement date, the Equitable will require satisfactory evidence of your good health.

Once you have elected the Joint & Survivor Basis you may change it only with the Equitable's consent. However, if you or your joint annuitant die before the Joint & Survivor option goes into effect, the arrangement is automatically cancelled.

LIMITATIONS OF BENEFITS

The sections of the Internal Revenue Code relating to the qualification of retirement plans requires that a limitation be placed upon the benefits of certain of the highest-paid members if the Plan should be discontinued during its first 10 years of operation or during such longer period as may apply as the result of certain kinds of modification or suspension of the Plan. Notification will be given individually to each member affected by this requirement.

ASSIGNMENTS

Unless contrary to law, no member, beneficiary or joint annuitant shall have the right to assign, transfer, hypothecate or otherwise subject to any lien, any benefits under the Plan; nor shall any benefits under the Plan be subject to the claims of any creditor.

SMALL RETIREMENT INCOMES

If the retirement income to which a member would become entitled at retirement date would be less than $5.00 per month, the Equitable may grant to the member, in lieu of such retirement income, a cash settlement in accordance with the terms of the contract. If the retirement income to which a member would become entitled at retirement date would be less than $20.00 per month, the Equitable may make the retirement payments at such intervals as will produce payments of at least $20.00.

CERTIFICATES

Each member will receive a certificate issued by the Equitable evidencing his inclusion under the contract.

At retirement, the member will receive a supplemental certificate from the Equitable outlining the terms and conditions of the payment of his retirement income.

GUARANTEE OF RATES

The group annuity rates, interest rates and rules for calculating the amount of interest on refund of contributions, and the percentages pertaining to the determination of the amount of income payable in the event of retirement on an optional earlier retirement date or on the Joint and Survivor Annuity basis described in this Plan and set forth in the contract are guaranteed by the Equitable only with respect to all contributions paid prior to October 1, 1964 and may be changed after that date. Any such change, however, will be applicable only to contributions to be made on and after the effective date of the change.

AMENDMENT OR DISCONTINUANCE OF THE GROUP ANNUITY CONTRACT

The Bank hopes and expects to continue the Group Annuity Contract indefinitely, and every effort has been made to arrange the Contract so that it will meet future conditions insofar as they can be foreseen. In order to protect the Bank against unforeseen conditions, however, the right to amend (including the right to change the insurance company or to continue the Plan with a trustee) or discontinue the Contract is necessarily reserved by the Bank.

No amendment of the Group Annuity Contract will be made without the consent of the members if the effect will be to reduce retirement incomes already purchased or to permit such incomes to be cancelled under conditions where previously this was not possible.

If the Contract is discontinued, the Bank cannot withdraw any contributions which it has made under the Contract. In such event, each member, whether or not he remains in the service of the Bank and provided he does not withdraw his own contributions, will receive at retirement date the retirement income purchased under the Contract prior to the date of discontinuance by his own contributions as well as those of the Bank. If upon discontinuance of the Contract or thereafter, a member elects to withdraw his own contributions, the retirement income at retirement date will be that provided by the Bank's contributions alone.

SOCIAL SECURITY BENEFITS

PRIMARY BENEFITS

Approximate monthly benefits payable to you at age 65 under the Federal Social Security law as amended in 1958 and as in effect

commencing January 1, 1959 are shown below to give you some idea of what your Social Security benefits will be. You should check with the nearest Social Security office to get precise information. Future amendments to the Social Security law may, of course, change the amount of the benefits payable thereunder.

*MONTHLY PRIMARY BENEFITS

Average Monthly Wages	Primary Monthly Amount	Average Monthly Wages	Primary Monthly Amount	Average Monthly Wages	Primary Monthly Amount
$150	$73	$260	$ 97	$340	$114
175	79	270	99	350	116
200	84	280	101	360	118
210	86	290	103	370	120
220	88	300	105	380	123
230	90	310	108	390	125
240	93	320	110	400	127
250	95	330	112		

*Under the law as amended in 1958, and effective as of January 1, 1959.

The figures in the table are based on these assumptions:

(a) The Social Security benefits shown above are payable at age 65, and the average monthly wages are based on continuous employment and contributions. Female employees may retire, however, as early as age 62, and upon retirement at age 62, payments would be approximately 80% of the full benefit.

(b) Your average monthly wages under Social Security are based only on your wages up to $3,600 in each year from December 31, 1950 through 1954, only on wages up to $4,200 in each year thereafter through 1958 and only on wages up to $4,800 in each year thereafter. In figuring your average monthly wages, the law permits you to drop as many as 5 years of your lowest earnings or years of no earnings.

The benefits shown in the above table are separate and apart from, and in addition to benefits payable under the Retirement Plan.

ADDITIONAL BENEFITS

(a) Disability benefits will be paid to you as early as age 50 if you are totally and permanently disabled. Payments will be calculated in the same manner as the regular primary Social Security benefits.

(b) When you are receiving Social Security benefits and your wife is 65, she will receive payments amounting to 50% of your

primary benefit. Payments for your wife can commence as early as age 62 upon application, but in that event these payments will be equal to 75% of the payments which would have been made if your wife were age 65 when payments commenced.

(c) After you retire on Social Security, each unmarried dependent child under age 18, or a disabled child of any age who became disabled before age 18, will receive payments amounting to 50% of your primary benefit.

(d) Your widow, if she is age 62 or older, will receive payments amounting to 75% of your primary benefit.

(e) Your widow, even if she is not yet age 62, will receive payments amounting to 75% of your primary benefit for as long as there is in her care an unmarried dependent child under age 18, or a disabled child of any age who became disabled before age 18. If the widow remarries, these payments to her are discontinued.

(f) A dependent child under age 18, or a disabled child of any age who became disabled before age 18, will receive, if you die, 75% of your primary benefit. If there is more than one such child, each will receive payments equal to 50% of your primary insurance amount plus ¼ of your primary benefit divided by the number of dependent children.

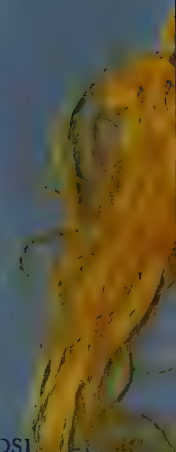
(g) The maximum family benefit may not exceed 80% of your average monthly wages or 1½ times your primary benefit, whichever is the larger. In no event, however, will the total monthly family benefits exceed $254 (only $200 under the Social Security law in effect prior to 1959).

NOTE: Social Security benefits are paid in accordance with the provisions of the Federal Social Security law, which has been amended from time to time prior to 1959 and may well be amended in the future. The very brief digest on this and the preceding page does not outline all the benefits provided or the full requirements for receiving benefits. Full information is available at the nearest Social Security Office.

★ ★ ★

This booklet is only a brief description of the most important provisions of the Retirement Income Plan for Employees of The First National Bank of Belen as set forth in the Group Annuity Contract issued to the Bank by the Equitable. If there should be any conflict between the information in this booklet and the contract, the contract shall be the governing document.

1992.002.278



DSL
PRI D IN U.S

BHHC-2-1-94

The Lights of Christmas

Greetings and Best Wishes for a Happy Holiday Season.

L. C. BECKER



The Lights of Christmas

FOREWORD

Charles Dickens ends his immortal "Christmas Carol" speaking of the regeneration of Ebenezer Scrooge: "For it was said of him that he knew how to keep Christmas well." The purpose of this little book is to speak of the Nations of the World and of how they, too, "Knew how to keep Christmas well."

It is impossible to cover all the traditions of all the regions of the different countries and it is quite possible that some mentioned here will not be recognized by the natives of those countries. One theme, however, has been striven for and an attempt made to maintain. It is that the underlying symbol of the Season, whether the source of inspiration be the pagan Yule and Saturnalia, or the Christian form of the Birth of Our Savior, is the Symbol of Light. The Light of the Winter Solstice and return of the Sun, and the Light of the Star of Bethlehem. That whenever Christmas makes its appearance around the world there, also, the Light appears: "the Light which lighteth every Man that cometh into the World."

DENMARK

THE essence of the Danish Christmas is the Season of "Jul," when the Viking and Norse roared his approval of the Winter Solstice and the hours of the Sun began lengthening in its battle against the Frost King.

Around huge fires they sang, drank, and instituted ceremonial and tribal customs that present themselves across the centuries as a rich tapestry through which run a series of motifs observed in all the Christmas customs of the Scandinavian and Northern European peoples, and display themselves in traditional food, songs and personalities.

To many Danes the character that remains strongest in the memories of childhood is the "Jul-Nisse," the benevolent little old man of the attic. He is a member of the household and is seen by no one except the family cat.

Sometimes mischievous, and responsible for many "odd" happenings in the house for which no accounting is forthcoming from other members of the family. Dwelling in the loft, or attic, his duty is to the animals of the farm; to see they are watered, tended, and bedded when neglected.

Christmas Eve, before going to bed, the Danish children will ascend the stair to place a bowl of porridge and a pitcher of milk at the attic entrance. Next morning they will rush to see if it has been eaten.

It always has!



"JUL-NISSE" DENMARK.



THE TRADITIONAL "BOAR'S HEAD."
QUEENS' COLLEGE, OXFORD, ENGLAND.

ENGLAND

SINCE the days of the Druids, that most mystic of all cults, with its ceremony of cutting the Mistletoe, England has ushered in the Yule Season with the flourishes and fanfare of pageantry. King Arthur and his Knights held high Christ Masse at Winchester, and throughout the bleak English countryside the Yule log was kindled with a brand from the log of the previous year, and in hall and cottage "wassail" was made, the bowl being filled with hot ale, sugar and spices, surmounted with floating apples. This festive spirit still ushers in, with all the glories of the kitchen, the English Christmas, and the Spirit of Giving is made manifest in the distribution to the poorer folk of the neighborhood of the Christmas puddings — those aromatic, spicy concoctions black with fruits and mixed with much ceremony and merriment by the younger members of the family and their swains or invited guests before being tied up in cloths and boiled in the old familiar "copper."

England is, perhaps, more regional than any country in the world in its celebration of Christmas; many parts following traditions entirely unknown to others. Miracle Plays and Mummers, many purely local in character, even to the carols, bespeak Norman, Saxon, Viking and ancient British origin.

The spirit of the English Christmas is still Medieval and is perhaps exemplified every year at Queen's College, Oxford, by the ancient ceremony of "bringing in the Boar's Head" to an accompaniment of trumpets and the singing of an old Latin carol.

FRENCH CANADA

ON the Habitant country of the old Province de Quebec, echoes are given back to us of the ancient French Fete de Noel with its quaintness, characteristic lightness of spirit and intense religious feeling. It presents itself on Christmas Eve with all the mellow charm of an illuminated medieval manuscript and bears all its rich color and simple declaration of Faith, whether it be in the glory of the Cathedral, Basilica or naive setting of the country "Eglise."

Christmas Day commences with a Midnight Mass of great splendor: this is followed by the Reveillon, an after-church supper in the home. The table is brightly set and carries a full array of native dishes, hams, turkeys, nuts, sweets and fruits, with the ubiquitous wine and liqueurs. No exchange of gifts takes place at this time, this being reserved for New Year's Day, when parties and festivities are at their highest.

The holiday season is brought to a close with the Feast of the Kings on Epiphany, January 6, and is celebrated with much cheer and merriment by social gatherings and house parties. It is at this time that the traditional cake known as "Le Gateau des Rois" is cut. This cake has a pea and bean in it and the King and Queen of Twelfth Night are elected by those receiving them; the party being thrown into jovial uproar as ridiculous edicts begin to issue for their subjects to follow.



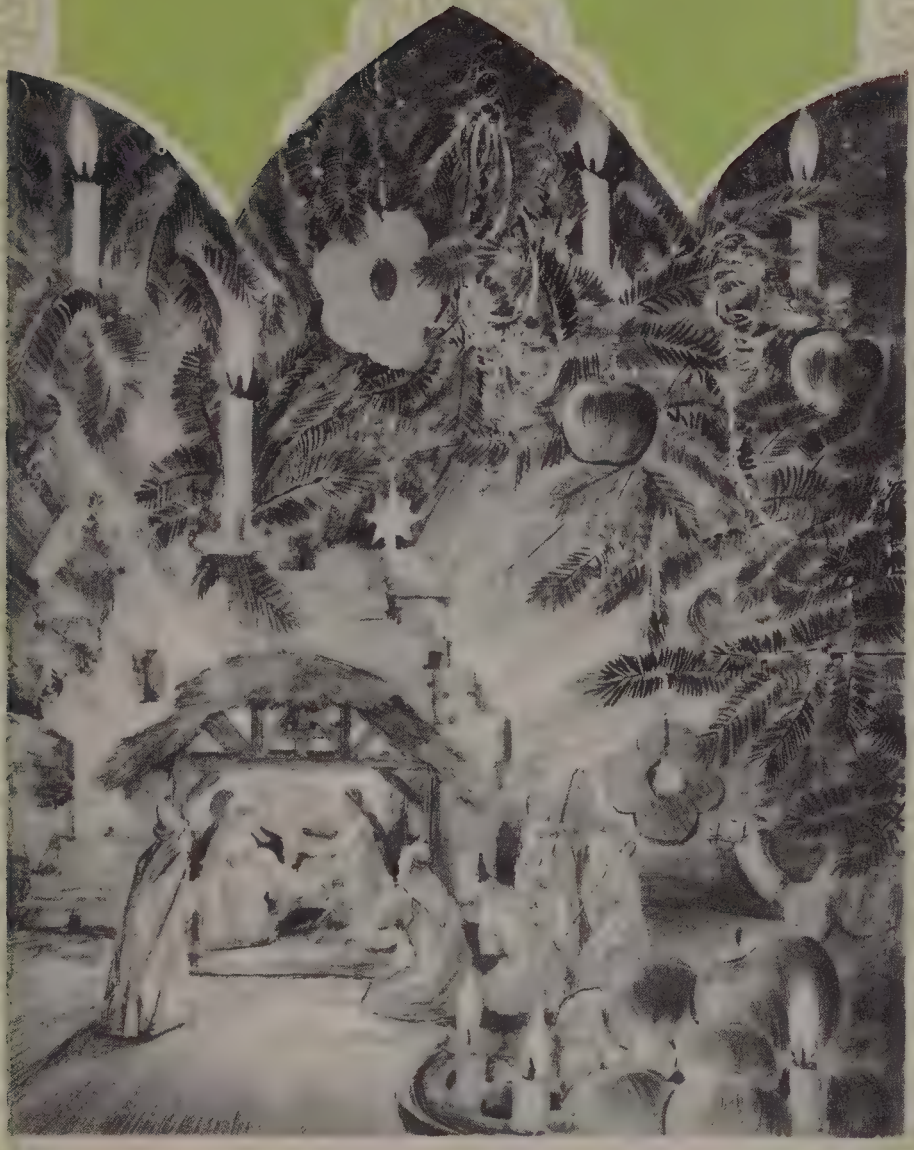
"NUIT de NOEL"
QUEBEC, CANADA.

GERMANY

OUT of the earliest recordings of history there comes evidence of deep reverence for all natural phenomena and living things. The sun, moon and stars have been deified; mountains and streams have been infested with spirits. Out of the Norse Myths emerged the adoration of the Fir Tree which found eventual expression in the German "Weihnachten" or Christmas.

Many are the German contributions to this joyous season; the Christ Kind or "Kris Kringle"; toys that breathe the spirit of the bright fairyland that lies in dark German forests and which come to life at the Christmaskt or great Christmas Fair. But the greatest contribution of all to the Western World is the "Tannenbaum," decorated, embellished and festooned in utmost secrecy by Mother and which, when lighted and appropriately revealed to view on Christmas Eve is a never-failing source of enchantment and excitement. Beneath its branches are gilded nuts, multi-shaped cookies, gifts and food for every member of the household. In some regions of the country a beautiful representation of the Lowly Stable, and the complete story of the Nativity, will be found under the tree, carved as only the native craftsmen can execute it.

This, and the gift of a little known parish priest, Father Josef Mohr, who wrote the immortal carol "Stille Nacht Heilege Nacht" can be said to be two of the German people's great contributions to the Christian world.



"TANNENBAUM" of the THURINGIA FOREST

HOLLAND

THE Spirit of Christmas is the Spirit of Giving in many countries. The Netherlands are dedicated to this spirit on Sint Nicklass Avond—the Eve of St. Nicholas, December 5. It comes with much festivity and is the occasion for the joining of the family circle.

Sint Nicklass has been ordained the Patron Saint of many countries, but his greatest ordination was that of Patron Saint of Children and when the carillons beloved by all Netherlanders sing from the bell towers and fill the silver air on Sint Nicklass Avond, the fireplaces and window sills of the homes are studded with the wooden shoes of the children.

Stuffed with hay and carrots and with a dish of water placed alongside of them, the shoes provide refreshment for the good Bishop's white horse, on which he will ride through the streets accompanied by his little Moorish servant, Black Piet. Later the hay will be replaced by candies and small gifts, toys and other pleasant surprises, to show that the Saint's horse stopped at the children's door.

The older people hallow the memory of his anonymous philanthropy and quiet benevolence by disguising their identity as gift-givers. Many devices are used to make for anonymity, as well as to disguise the gift. After the merriment of the exchanging of presents, punch and other hot, specially prepared holiday drinks and delicacies are served and the Christmas Season is entered in upon.



THE "EVE OF ST. NICKOLAAS"
DUTCH TRADITIONAL.

ITALY



N the Advent of this most Christian of observances, it is proper that the country of the Eternal City should put on its most joyous robes and to the greatest music celebrate the Christmas Mass in all the glory and panoply of the Church. Shepherds come down from the mountains into Rome and perform on their pipes and pastoral flutes at the Shrines of the Blessed Virgin and before the doors of all carpenters' shops in the city.

The Christmas scene is not set in the familiar evergreens of the North, but with beautiful flowers, and the Praesepio takes the place of the Christmas Tree. The Praesepio is to be found in the home, rich and poor, as well as in the Church, and is rebuilt every year as the Season approaches, and in it is to be found the highest expression of the people. It is constructed of wood, cork, plaster, papier-mache and other materials, most elaborately, and is a source of great personal inspiration and enjoyment. Across it move the characters of the great Drama of the Nativity; angels, flocks of sheep, cattle and the retinue of the kings in all their magnificence. The colorful tableaux would still be incomplete if local characters also were not introduced, wending their way to the sacred grotto, carrying gifts peculiar to their region.

This, then, is an answer of the Italian people to the great call of Christendom: "O Adeste Fidelis."



THE "PRECIPIO" of the NEAPOLITANS.

THE UNITED STATES OF AMERICA



THE TRADITIONAL AMERICAN

"The United States is a Nation of Nations."

THE Crib and the Tree are to be found here: also the Gift and the Worship. But at Christmastide all customs and religions stand here on a common ground; the tradition of the Carol.

The Message of the Angels of Goodwill to all men stands fully revealed, for it has become a custom that choirs shall sing, in



MIDNIGHT CAROL SERVICE

many places of worship, dressed in the costumes native to the countries from which their parents came, a generation or generations ago.

"Silent night, peaceful night.
Darkness flies, all is light;
Shepherds hear the angels sing,
Alleluia! Hail the King,
Christ the Savior is born."

CHRISTMAS FESTIVAL
MEXICO.



MEXICO

WHERE the northern peoples revolve their Christmas decorations around the Yule Fir and Evergreen, so the southern celebrants surround their symbols with beautiful flowers. Mexico is particularly favored in having the beautiful white lily and Spanish moss as forms of decoration through which can be displayed all the color of that most colorful land. The beautifully ornamented altars are carved or painted with representations of the Nativity; represented also in tapestry form or carried as banners. Over all this festive display hang brightly colored paper lanterns and other forms of illumination.

The Mexican "Posada" or "Resting Place" is the center of the centuries old desire to perpetuate the journey and hardships of the Holy Family on that first Christmas Eve, and takes the form of an elaborate play in the tradition of the Mummers and Miracle Players of the Old World. This is followed by the characteristic jollity and music of the people.

Christmas Day is ushered in with a Midnight Mass of great beauty, music and flowers. The children's joy is to be found in the "Pinata," a lightly made earthen jar shaped with bright paper and tinsel to resemble faces, animals, toreadors, etc., and filled with good things, gifts and toys. The jar is swung at with a stout stick by the children, who are blindfolded; the ensuing scramble for the spilled contents when a hit is made is better imagined than described.

NORWAY



O enter into the Scandinavian Christmas is to stand in the presence of the Nordic "Jul" in its fullest flower.

Ancient and traditional foods, rituals and folk lore pass before one with very little variation over the centuries, but strongest of all is the Spirit of Hearth and Home that presides over all. For Christmas in Norway begins in the home many weeks before; all household work is completed, crafts executed and the preparation of the various foods to be stored and preserved against the long winter is over; cheeses and sausages are made, meats dried and salted and the lut-fisk prepared.

Brods, lefse, waffles and the animal-shaped cookies are all baked and the children make candles for the Tree in various styles and decoration.

Christmas Eve begins at five o'clock and through the failing light of day the bells ring out from the steeples of the little churches and the "Christmas Peace" descends upon field and fjord, harbor and hamlet in the valley. But sweetest of all is the Norwegians' remembrance of the creatures of the air and the farm; of how only they were present at the birth of the Holy Babe. The cattle are given extra fodder and the farm beasts tended. It is reserved for the birds, however, to receive the utmost in remembrance; for the specially gleaned sheaf of grain from the Fall harvest is brought forth and every dooryard will have its pole and bound to the top will be the sheaf of grain. The Birds' Christmas Tree.



THE "CHRISTMAS PEACE" AND THE BIRDS' FESTIVAL, NORWAY.

POLAND

POLAND offers the world as beautiful a festival in the spiritual values of the occasion as can be found in the whole realm of Religious tradition in its "Festival of the Star."

December 24th is a Fast Day until the first star appears in the evening sky. This star is eagerly watched for by the children who strive with one another to be the first to announce it. The "Wilia," or Christmas Supper, then begins. Straw is placed under the table, the dishes and tablecloth; a chair is left vacant for the Holy Child.

The head of the family takes a thin wafer bearing Christmas characters and blessed by the Priest and with a simple prayer for God's Grace and the welfare of the present, and absent, members of his family, breaks the wafer and distributes it, a piece to each, at the table.

The traditional Supper of certain fish then commences, followed by the choicest and most varied of the regional foods the house can offer. After the Supper the streets are traversed by boys and girls singing carols, and carrying "Zopkas" with marionettes performing upon its miniature stage the traditional Nativity Play. Also thronging the streets will be other boys garbed as strange beasts, the devil, and other characters, led by a Star Boy; echoes of some long-forgotten Miracle Play. The "Festival of the Star" is brought to a close with the celebration at midnight of the "Shepherd's Mass."



THE POLISH "WILIA."

RUSSIA

GREAT Christmas music has been the gift of Russia to the world. Its composers have brought their inspiration to the highest in the creation of music for the Christmas Mass. Also, through the shadowy streets, processions of singers of the "Kolyada" —ancient songs of pagan origin that through centuries of adaptation have reached us as Yule songs—bring much of what was the Christmas spirit of Old Russia. Much still remains of the Festival, especially among the older generation. The old-time Christmas had much in it that was closely bound up with the Yule of the peoples of northern Europe. This revealed itself markedly in superstitions, old wives' tales and divinations that speak of long-forgotten deities that infested the dark mountains and forests centuries before.

The Eve of Epiphany seems to bear these signs more than any other during the Season and the accompanying illustration shows a typical omen about to manifest itself. It is the Five Piles of Grain. A hen is taken from the roost at Midnight and placed on the kitchen floor. Much amusement is gained by its sleepy befuddlement that can be changed to squeals or groans in a moment as the fully awakened bird selects and advances upon one of the five piles of grain. Each pile bears a legend of the usual fates: Wealth, Poverty, Marriage, a life of Single Blessedness, and Death.



TRADITIONAL RUSSIAN CHRISTMAS EVE FESTIVAL.



"SAINT LUCIADAGEN"
SWEDEN.

SWEDEN

THE full magic of the Nordic Christmas reveals itself in the Swedish "Julafton" — Christmas Eve.

A charming Saint Lucy opens the Season on December 13th with her day of rich promise of the joys and delights to follow. A soft step in the hall early in the morning; the door, already left ajar the previous night, is gently opened and the vision of a pretty maid appears. White-robed, and with a brilliant red sash about her waist, she wears an astonishing crown of pine boughs haloed with the light of seven candles that surmount it! This modern counterpart of an early Medieval Saint bears a tray with steaming coffee and a specially baked little cake for the sleeping occupants of the house. Truly the spirit of the Swedish Christmas.

Space does not permit to detail the breads, cakes, cookies and the porridge with its almond that promises marriage to the finder! Or the legend of the Jul-Docka with its straw dolls and chicken.

Church service opens Christmas Day at six-thirty in the morning and a veritable torchlight procession lights up the dark groves and snowy fields as it moves on to the country Church, while the sleigh bells fill the crisp air and overhead the stars shine brightly.

Julafton! the richest of Swedish names.

SWITZERLAND

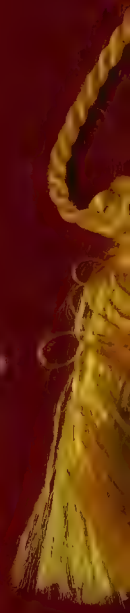
ALTHOUGH born in Patras, Asia Minor, the Sainted Bishop Nicholas of Myra can be said to have his traditional home in Switzerland. His day, December 5th, is as eagerly awaited by the Swiss children as Christmas Eve is in other lands. In the mountain hamlets his coming is heralded with a procession from the little village church. Led by Cross Bearer and Banner Boys the choir and clergy follow—the former wearing the quaint high-pointed hoods for protection from the clear, cold mountain air or the soft fall of the snow. In their midst is the "Samichlaus"—the Saint himself—wearing a red, jovial mask and white, flowing beard. He also wears his traditional crimson, fur-trimmed robe, and gray sack and staff—both conveying the reward for being good or bad children. In some regions St. Nicholas is accompanied by a beautiful medieval maid named Lucy who is responsible for the gifts to all good little girls in the village.

In the larger cities the "Samichlaus" is welcomed through the streets crowded with happy, applauding children. He is usually a very juvenile Bishop wearing the Mitre and Staff of Office and is accompanied by several attendant "Bishops," white-garbed and also masked, grotesquely, carrying the triple purse associated with St. Nicholas' benevolence and collecting alms in the wake of the good Bishop's distribution of apples and cookies.

Switzerland, the Christmas Land. The Land of Santa Claus!



"THE SAMICHLAUS"
ZURICH, SWITZERLAND.



The Golden Rule

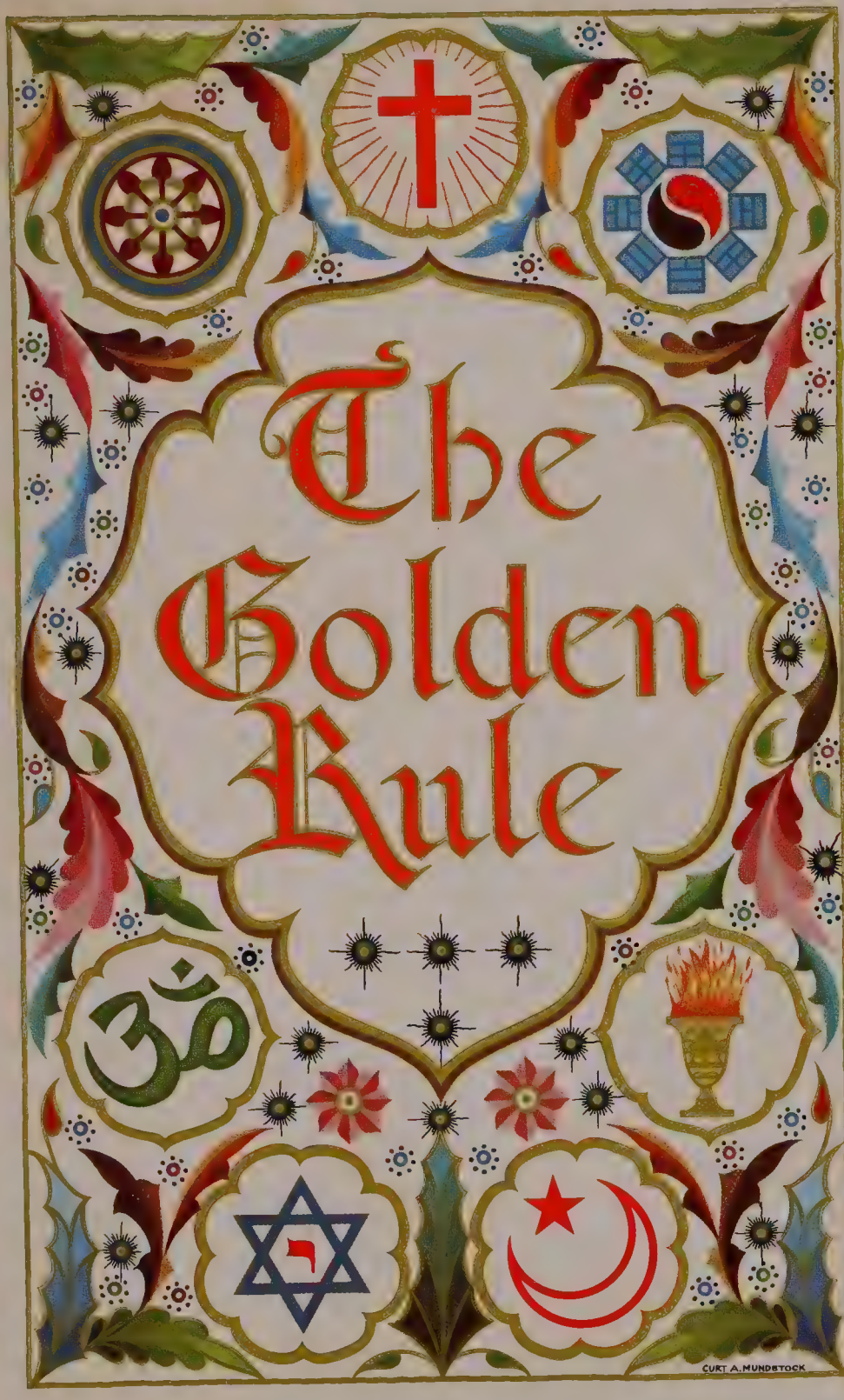
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Merry Christmas

Happy New Year

L. C. Becker, President

FIRST NATIONAL BANK OF BELEN


The Golden Rule
CURT A. MUNDSTOCK

PROLOGUE

To hold the same standards for ourselves as we hold for others appears almost universally in the major religions of the world. This is The Golden Rule. It places squarely on each of us the responsibility for our own conduct. It does not tell us how people in general ought to behave; it tells us how we ought to behave. It tells us not to concern ourselves with the things that other people do, but to take care, instead, of things we ourselves do.

This book presents The Golden Rule in the forms in which it appears in seven great religions — in the original language and in translation. The decorations, which embody designs and symbols associated with each of these religions, were done in the painstaking tradition of hand illumination by Curt Mundstock, one of today's great illuminators and engrossers.

People throughout the world have known The Golden Rule for a very long time. It would be a better world if we went beyond knowing it, and tried to live by it.

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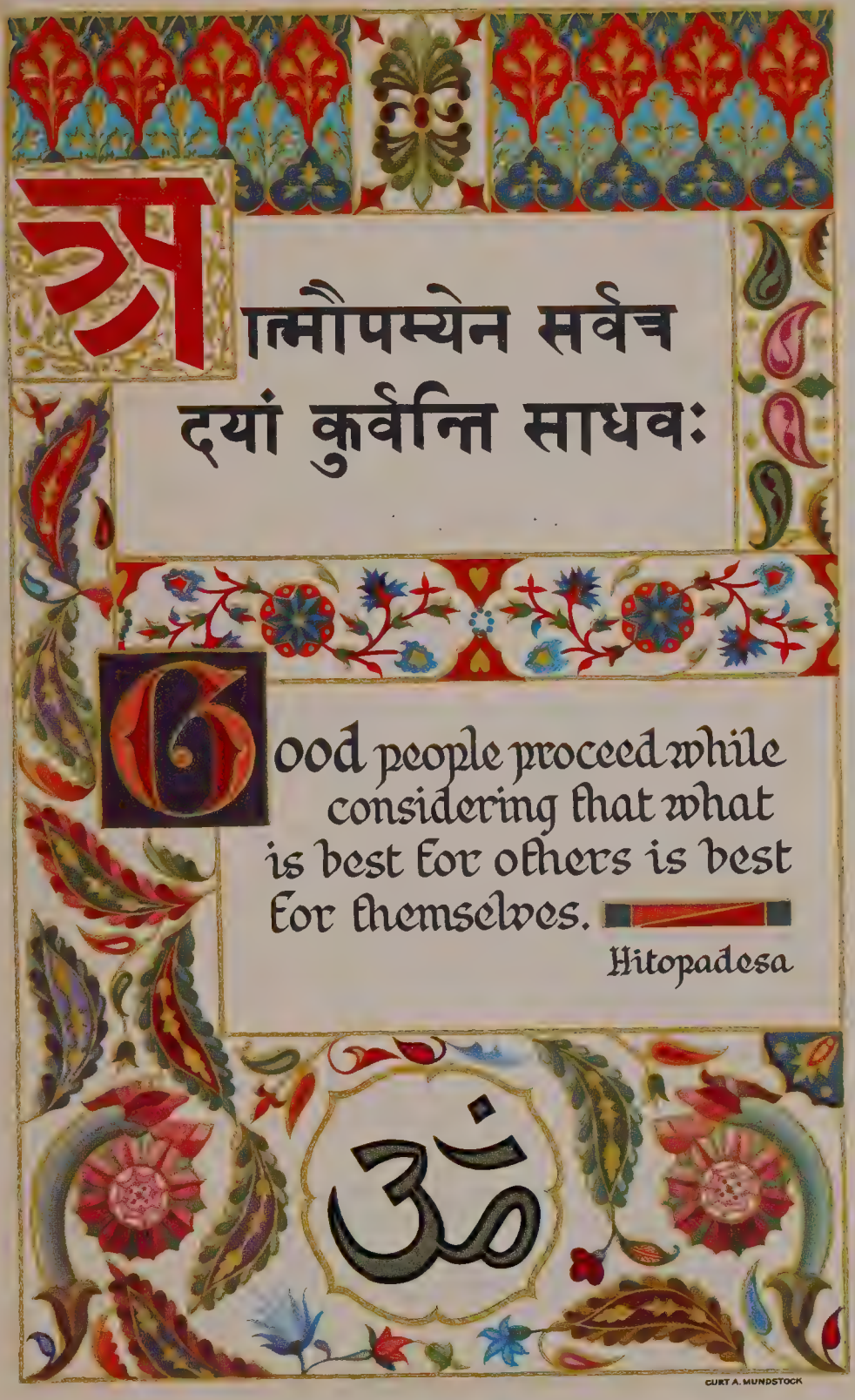
HINDUISM

Hinduism, also known as Brahmanism, is the religion of more than 300,000,000 people of India, and an additional 20,000,000 in Pakistan, Ceylon, Burma, Siam and South Africa. About 10,000 Hindus of various sects live in the United States. Being older than any other living religion, nearly all succeeding religions have been influenced by it. Unlike other great religions of the world, Hinduism had no inspired founder. The oldest of its scriptures are believed to have been accumulated as early as 1000 B. C.

The basic teachings of Hinduism revolve around the Eternal Nature of the World – the belief that the world always has been and always will be; Reincarnation – the belief that the souls of the dead are reborn into another body; Karma – the Law of the Deed which determines that people who are good in one life will be compensated for it and improved in their next reincarnation, whereas the evil ones will be punished; Nirvana – a state of perfection achieved by those souls who have been good throughout successive reincarnations. Every Hindu therefore strives to reach Nirvana. This parallels the Christian idea of Heaven.

The Hindu version of the Golden Rule appears on the opposite page, in Sanscrit, the original language of Hindu scriptures. The sacred word AUM is incorporated in the bottom border. Of all spiritual symbols of Hinduism, the lotus bud, theme of the decorative border, is most popular.

Best known sacred Hindu writings are the Vedas, Brahmanas, Upanishads, Bhagavad-Gita, Hitopadesa and the Mahabharata.


आत्मौपम्येन सर्वत्र
दयां कुर्वन्ति साधवः
Good people proceed while
considering that what
is best for others is best
for themselves.
Hitopadesa
ॐ
CURT A. MUNDSTOCK

JUDAISM

Judaism is the oldest great monotheistic religion. The Ten Commandments are generally considered the foundation stone of Judaism although the present form of the religion seems to have been formulated during or shortly after the return of the Jews from their Babylonian captivity. Nearly 12,000,000 Jews are scattered around the world as follows: about 1,500,000 in Israel – about 5,000,000 in the United States, and the remainder mostly in Russia and Poland.

All Jewish thought is governed by law, doctrine and tradition – the essence of the five books of Moses. In Judaism they are known as the Torah. From the Torah came the Talmud – a vast compendium of Jewish oral law. The Talmud is the accepted authority for all Orthodox Jews.

The basic dogmas of Judaism are belief in God's existence – timelessness – unity – justice – incorporeality – resurrection and human immortality.

Ritualistically there are three large Jewish sects in America: the original Orthodox – the Conservative Jews who have but slightly modified original practices – and the Reformed Jews who have adopted non-Judaistic customs, and who employ considerable English in their services.

On the opposite page is the Golden Rule as recorded in the Torah. Read from right to left, it is given in Aramaic. At the top on the left are the Tablets of the Law. In the center is the Star of David enclosing the symbol of God – Yod. Below, on the left, is the Torah; and to the right is the Menorah or Seven-branched Candlestick.


ואהבת לרעך כמוך
And thou shalt love thy neighbor as thyself
Leviticus 19:18
CURT A MUNDSTOCK

ZOROASTRIANISM

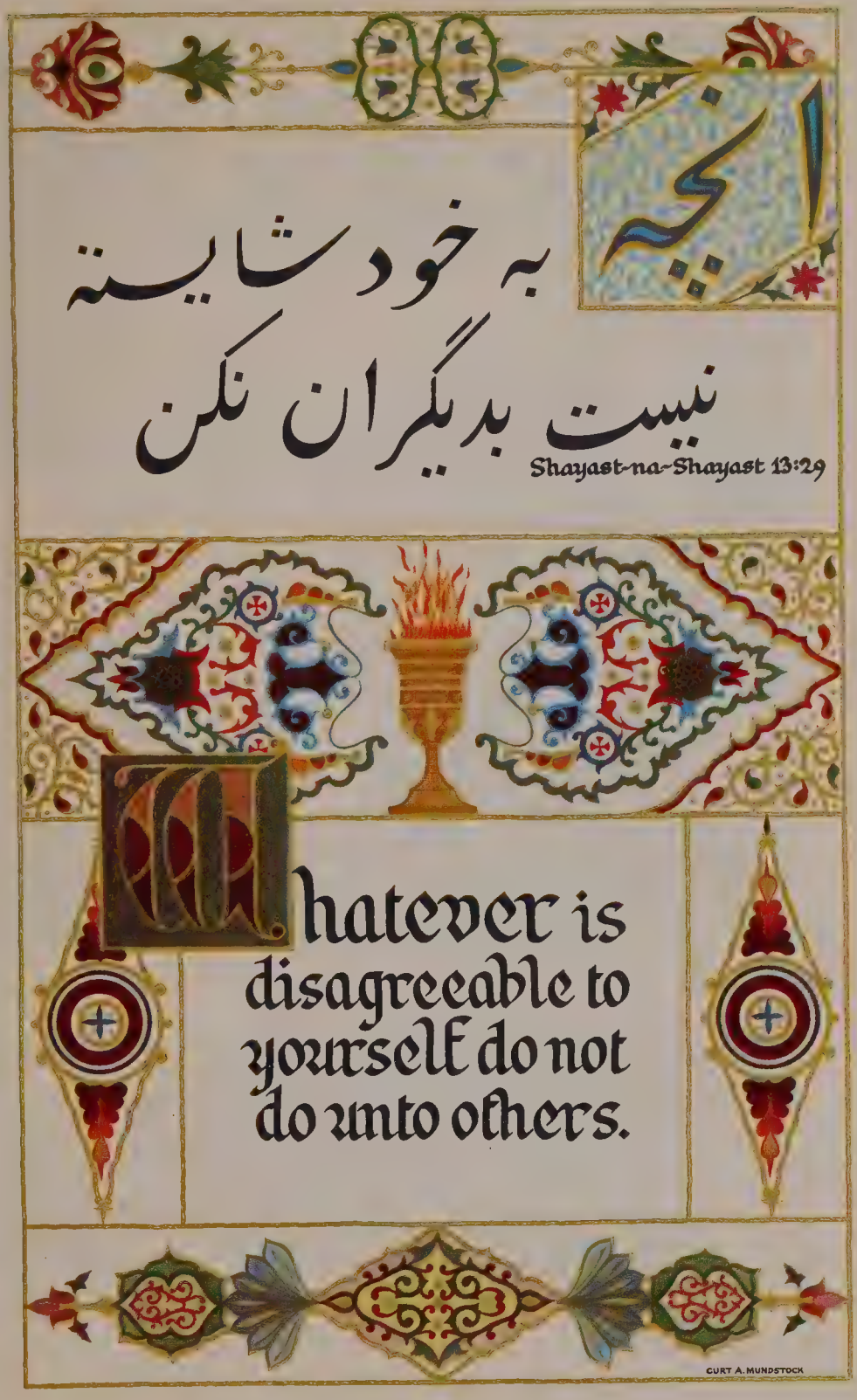
Zoroastrianism arose from the prophecies and teachings of Spitama Zarathustra, popularly known by his Greek name of Zoroaster. He lived from about 660 to 583 B.C. Today Zoroastrianism has about 140,000 followers, living, not in Persia where the religion was founded, but in India where they are known as Parsees.

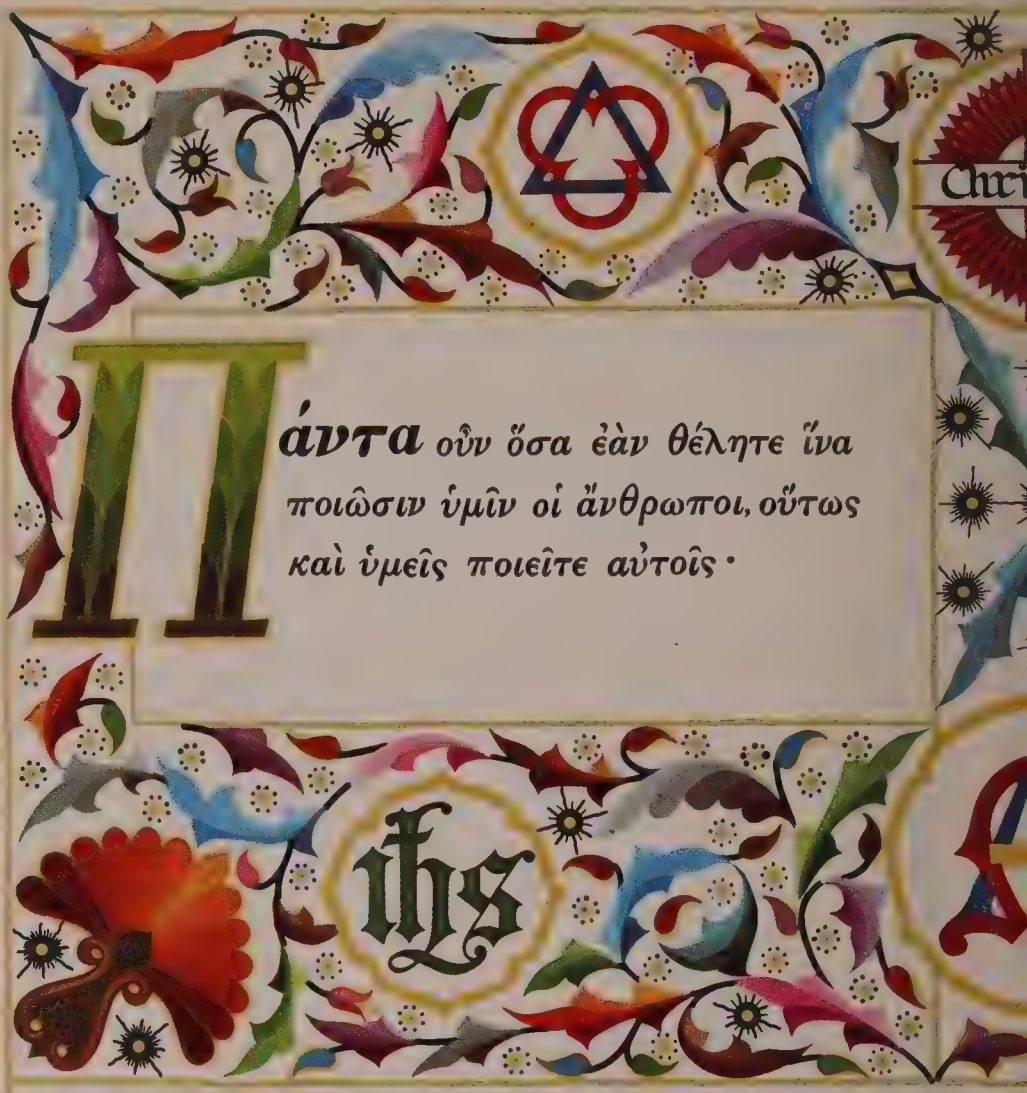
Traditionally, Zoroaster received and recorded seven divine revelations. However, the records were destroyed when Alexander the Great conquered Persia, about 330 B.C. Attempts were later made to reconstruct the sacred scriptures of Zoroaster from scattered fragments. However, in the 7th century A.D., Persia was completely overwhelmed by Islam. Then all creeds except Islamism were abolished.

The sacred writings of Zoroastrianism are the Avesta, or Law, and the appended commentaries, called the Zend.

Zoroaster taught that the universe is governed by the principles of Good, known as Ormuzd, or Ahura Mazda – and by Evil, known as Angra Manyu, or Ahriman. He taught that Ahura Mazda eventually will overcome Ahriman. Then the world will be freed from death and evil, to be ruled ever after by Ahura Mazda. He also taught that salvation cannot be brought to any man by priest or teacher. It can come only from within each human being, and only for himself.

On the opposite page is the Golden Rule in the Persian language, reading from right to left. In the center of the border is the Vase of Fire – most familiar symbol of a people who venerated fire and blazing sun. All decorations are typically Persian.


انچه
به خود شایسته
نیست بدیگران نکن
Shayast-na-Shayast 13:29
Whatever is
disagreeable to
yourself do not
do unto others.
CURT A. MUNDSTOCK



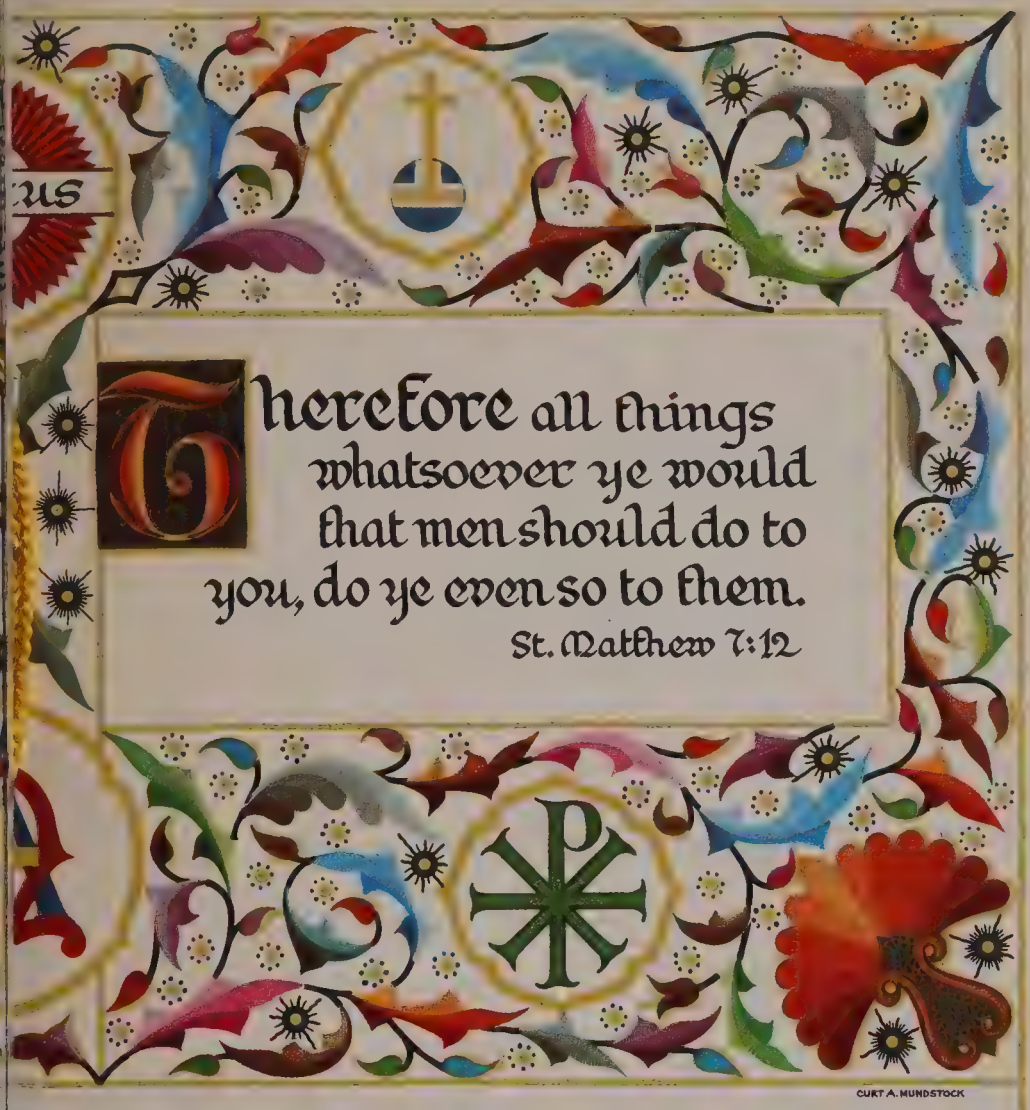
CHRIS

Christianity began with the teachings of Jesus, born in Palestine between the years 8 and 4 B.C. It grew out of Judaism in the First Century A.D., when the Christian Church was established in Antioch.

Upward of 830,000,000 Christians live mostly in Europe, North and South America. Christianity's 250 denominations fall into three major divisions: Greek Orthodox, Protestant, and Roman Catholic.

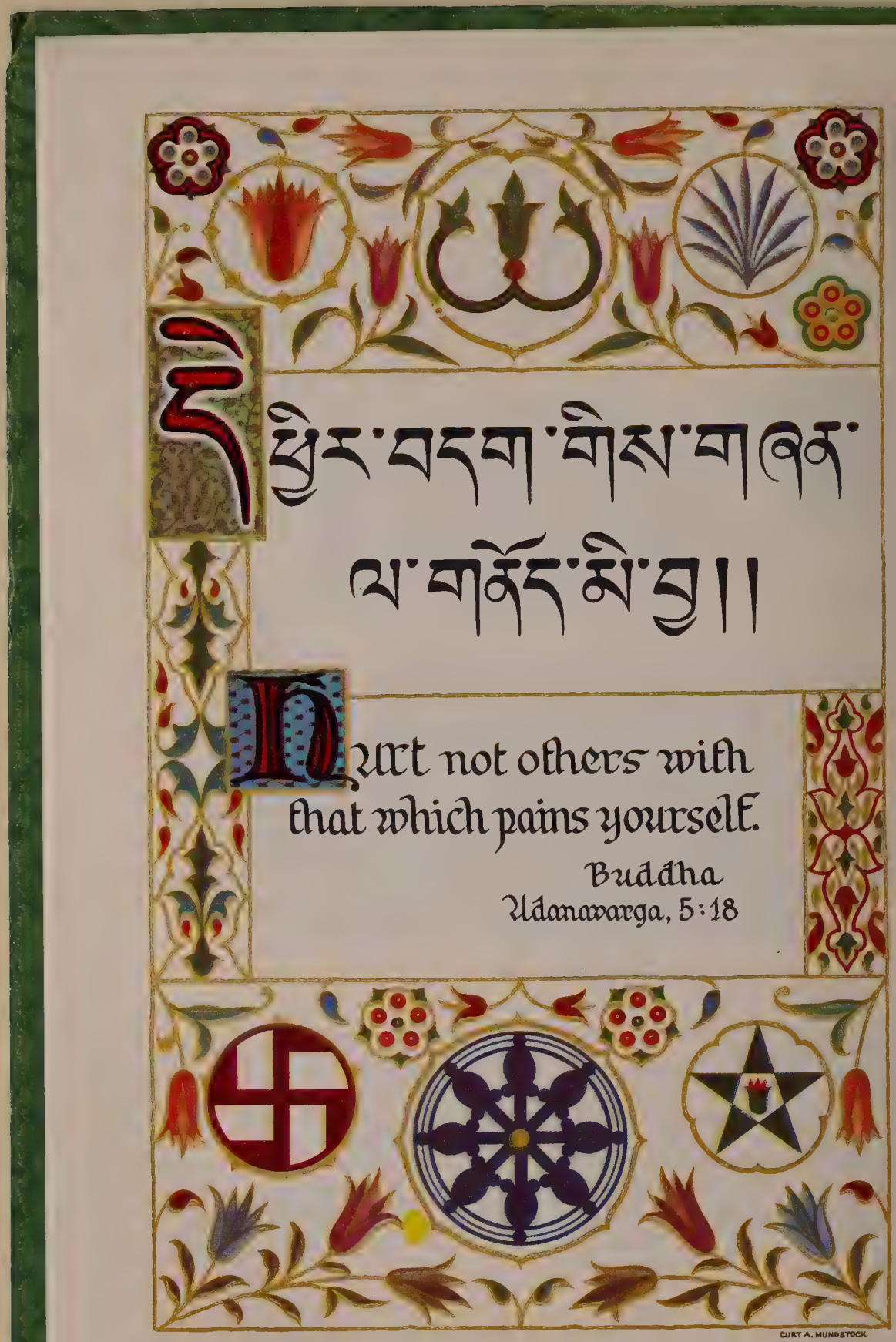
Sacred scriptures are the Holy Bible which consists of pre-Christian Hebrew writings called the Old Testament—and the history and teachings of Christ and His disciples, called the New Testament.

The Christian Church bases salvation upon belief in Jesus Christ—crucified and risen again.



ANITY

From Christ's Sermon on the Mount, on these pages, is the Golden Rule, in Greek — the language of the Gospels. In Christian symbolism the cross is reminiscent of Christ's crucifixion. The forty points of the Christus symbol, top center, represent Christ's forty days of fasting. The interlaced Delta and Trefoil, top left, symbolize the Holy Trinity. On the right, above, is the Orb of the World, surmounted by the Cross, symbolizing the Universal Triumph of the Gospel. The IHS, bottom left, symbolizes the Latin name of Jesus. On the right, below, is the Chi Rho symbol of the name Christus, in Greek. Between these is the Alpha and Omega — referring to Christ as the beginning and the end of all.


ཕྱིར་བདག་གིས་གཞན་
ལ་གཉོད་མི་བྱ།།
Hurt not others with
that which pains yourself.
Buddha
Udanavarga, 5:18
CURT A. MUNDSTOCK

BUDDHISM

Approximately 150,000,000 people worship as Buddhists living mostly in Asia although the founder of the religion, Siddhartha Gautama, the Buddha (563-483 B.C.), came from India. In India Buddhism was absorbed by Hinduism of which it is an offshoot, whereas in China it is one of the three great religions. About 165,000 Buddhists reside in the United States.

The Buddhism taught and practiced in Tibet is known as Lamaism. Its spiritual leader is the Dalai Lama.

Great writings of Buddhism include the Tripitakas, the Dhammapada – a kind of extract of the Tripitakas – and the Udanavarga. The Avadana are stories to illustrate Karma – the Law of the Deed. Buddhists aim to achieve Nirvana by following the Eight-fold Path: right views, right aims, right speech, right conduct, right living, right effort or self control, right-mindedness and right meditation.

The Golden Rule on the opposite page is in the Tibetan language, reading from right to left. Buddha is said to have sprung from a lotus. Therefore this flower is used much in the border decoration. The fan in the upper right hand corner is used by Buddhist priests to shut out distractions while they are preaching – mostly the sight of women. In the lower left hand corner is the oriental Swastika; opposite it is a lotus bud within a star – one of the popular symbols of Buddha. The wheel in the center of the bottom decoration is the symbol of the Eight-fold Path, comparable to the Christian and Judaic Ten Commandments.

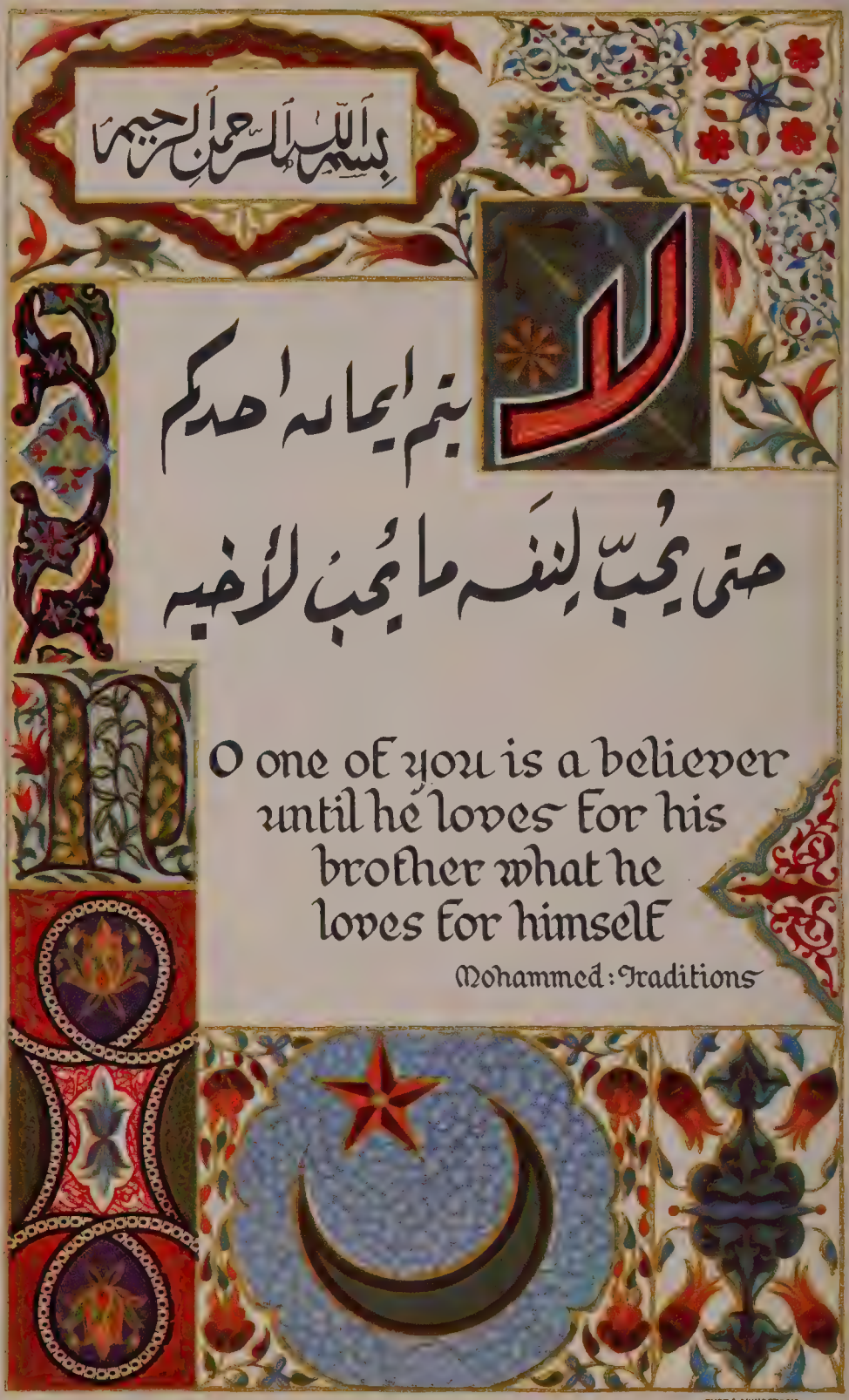

己所不欲勿施於人
What you do not want done to yourself, do not do to others
Confucius
Analects, 15:23
CURT A. MUNDSTOCK

CONFUCIANISM

Confucianism was founded by K'ung Fu-tze (Latinized as Confucius)–551-479 B.C., who was born in the present Province of Shantung, China. The dates are uncertain. Also, exact figures on the number of Confucianists today cannot be ascertained because many of them also practice Buddhism, Taoism and even Christianity along with Confucianism. It is, however, estimated that between 300,000,000 and 400,000,000 Confucianists live in the Orient, mostly in China–about 165,000 live in the United States.

Confucianism is not based upon divine revelations given to Confucius. He was not a religious teacher, nor did he introduce new religious ideas. Confucius studied and compiled ancient Chinese writings dealing with morality, ethics, political and social economy, and with strict observance of decorum and all proper rites, from statecraft down to individual family life. Some source material was over 2,000 years old by the time Confucius came into contact with it. After his death his pupils gathered together what he had written. Known as the Analects of Confucius, these writings have become the sacred literature of the Confucianist.

They epitomize most beautifully the Golden Rule given in Chinese on the opposite page, reading vertically downward. As in most oriental religions, the lotus is dominant in decorative elements or symbols. At the bottom, left, are the Yang and Yin–symbols of life and fertility. The red is Yang–male; the black is Yin–female. The surrounding eight symbolic squares represent the Wheel of Life which corresponds to the Judeo-Christian Ten Commandments.


بسم الله الرحمن الرحيم
لا يتم ايمان احدكم
حتى يحب لاخيه ما يحب لنفسه
No one of you is a believer
until he loves for his
brother what he
loves for himself
Mohammed: Traditions
CURT A. MUNDSTOCK

ISLAMISM

Islamism was founded by Mohammed ibn Abdullah, born in Mecca, Arabia, 570 A.D. His followers are called Moslems, and the religion, Islamism, meaning Submission to God. The religion dates from 622 A.D. This commemorates Mohammed's flight to Medina to escape assassination. Known as the Hegira, it is the starting point of the Moslem calendar.

Approximately 400,000,000 Moslems live in Arabia, Pakistan, Africa, parts of China, Indonesia and Asiatic Russia, with about 35,000 in the United States.

Young Mohammed, on frequent trading trips to Syria and Palestine, learned about the Christian and Judaic conceptions of monotheism. Traditionally he received revelations from the Angel Gabriel. These he recorded in 114 Suras or chapters of the Koran, the sacred writing of Islamism. Mohammed denounced the Christian Trinity as polytheism, although he acknowledged Jesus as one of God's prophets.

Islamism falls into two grand divisions, the Sunnites and the Shiites. Difference rests upon divergent opinions regarding the successors of Mohammed.

Fundamental teachings of Islamism are belief in One God, heaven and hell, and the world's ending with a great judgment.

The Arabic text of the Golden Rule, opposite page, reads from right to left. The losenge, upper left, contains the invocation recited at the beginning of every Sura and Moslem prayer: "In the name of Allah (God), the Compassionate, the Merciful." The Star and Crescent, best known symbol of Islamism, is incorporated in the border.

EPILOGUE

We may speak of great differences in religious beliefs and forms of worship around the world. Called by an endless number of names, all, however, recognize and worship a Supreme Being. And all religions, somewhere in their sacred literature, expound the fundamental philosophy of the Golden Rule. Mankind could not exist and flourish without it.

May this humble booklet with its beautifully illuminated pages, embellished with indigenous designs and symbols – and its thumb-nail sketches of the great religions of the world, find a warm reception among its readers.

We are indebted to Curt A. Mundstock, of Chicago for the research work and the designs. Invaluable assistance in research was rendered by so many religious authorities and scholars that space will not permit their listing here. We are, however, deeply appreciative, indebted and grateful to them.

Among innumerable books and publications consulted, the following proved most helpful:

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World Almanac of the New York World-Telegram
The Bible of the World, edited by Robert O. Ballou. The Viking Press: New York, 1955;
The Religions of Man, by Huston Smith. Harper Brothers: New York, 1958;
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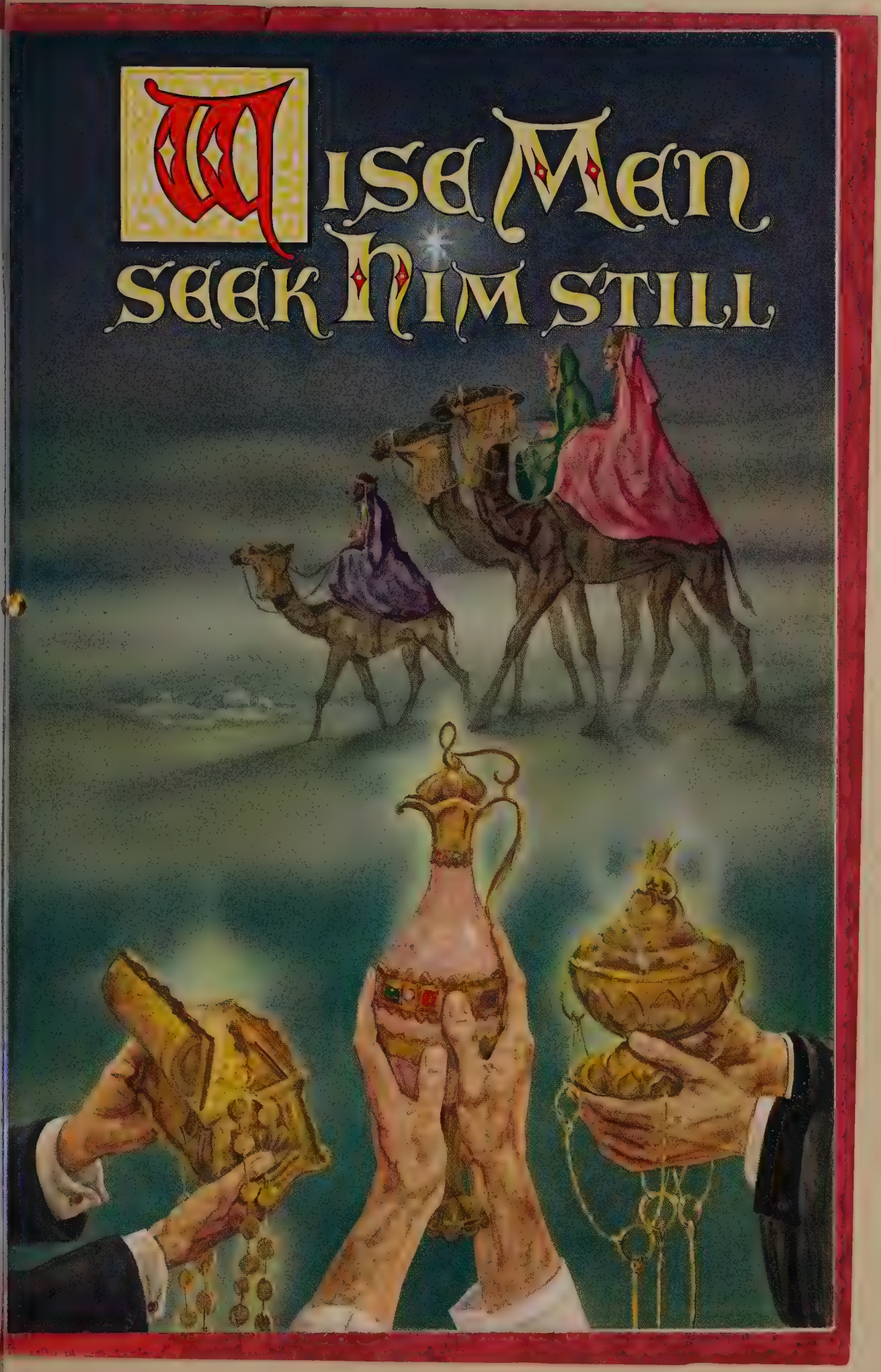


Wise Men Seek Him Still

1993.009.002

The inspirational thoughts so sincerely and movingly expressed by the great minds quoted on the pages of this booklet are worthy of our contemplation at this or any other time of the year. They should help to make yours a MERRIER CHRISTMAS AND A HAPPIER NEW YEAR.

L. C. BECKER, PRESIDENT
First National Bank of Belen


Wise Men
Seek Him Still

FOREWORD



Guided by the light of a star, more than nineteen centuries ago, Three Wise Men of the East found their way to the Bethlehem stable in which Jesus was born. Symbols of the hope of humanity, Melchior, Gaspar, and Balthasar were messengers of the faith which Christ's twelve Apostles, later, were to put into words. Thus Christianity, the greatest power for good the world has ever known, came into being. As Christmas comes to us in this year of grace, let us glory in the fact that the same unshakeable faith which led the Three Wise Men to the manger of Christ is OUR'S.

The late Thomas J. Watson, Senior

Industrialist, Philanthropist and Humanitarian

ACKNOWLEDGMENTS

Quotations compiled by Marian King, by kind permission of John Edgar Hoover, Director, Federal Bureau of Investigation; Federal Supreme Court Justice Harold Hitz Burton; to "GUIDEPOSTS" for Eddie Rickenbacker, World War I hero, air ace and leader in the field of auto and aeronautics; Robert Frost, Dean of American Poets; Albert Schweitzer, Doctor-Humanitarian; to Doubleday, Publishers, for Miss Helen Keller, leader in the field of human achievement; Thomas J. Watson, Jr., for the late Thomas J. Watson, philosopher-industrialist, President of I.B.M.

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If you look for God beyond the stars, you glimpse HIM in the infinite; if you look for HIM on the earth, you see HIS handiwork in the mountains, in the rivers, in the brilliance of flowers, the songs of the birds and the faith of little children; but if you listen deep within, you will hear GOD say:

"The Kingdom of Heaven is here, join hands with ME, for there is much for us to do."

Harold Hitz Burton

Associate Justice, Supreme Court of the United States



There Is One Word

of HIS which occurs over and over again and embraces and dominates everything that He proclaims~the word "KINGDOM of GOD." For centuries men have been convinced they could exist without the belief in, and the desire for, the Kingdom of God. To~day, however, the world finds itself in such great fear and distress, through the immeasureably destructive power which has been placed in man's hands by the discoveries of science and the utter ruin which can be caused thereby, that it is forced to the conclusion that nothing remains but to long for the realization, somehow or other, of the Kingdom of God on earth.

Doctor Albert Schweitzer

Physician, Missionary, and Humanist





FOR WE HAVE SEEN HIS STAR IN THE EAST AND ARE COME TO WORSHIP HIM.

ETCHING BY JAMES RUX ADAPTED FROM PAINTING BY HOFMANN

In This Age of Tension,

Proverbs 3:5 carries a powerful message for every man: "Trust in the LORD with all thine heart, and lean not unto thine own understanding" is more than just a verse to be memorized, it is the key to successful living. The man who puts his hand confidently into the hand of GOD will find his way in the dark. Faith will lend him strength to overcome the gravest obstacles, and the trust which he reposes in his GOD will win for him the trust and confidence of men.

John Edgar Hoover

Chief of the Federal Bureau of Investigation,
U.S. Department of Justice



If You Would Learn

the way a man feels about GOD, don't ask him to put a name on himself. All that is said with names is soon not enough. If you would have out the way a man feels about GOD, watch his life, hear his words.

Robert Frost

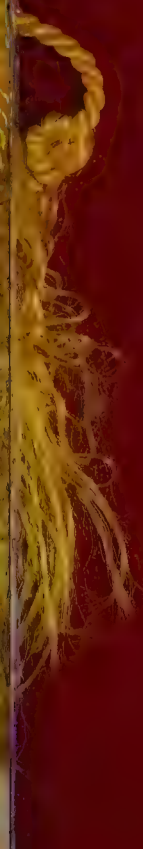
Dean of American Poets



LITHO IN U.S.A.



ONE CHRISTMAS BACK IN GRANDFATHER'S TIME



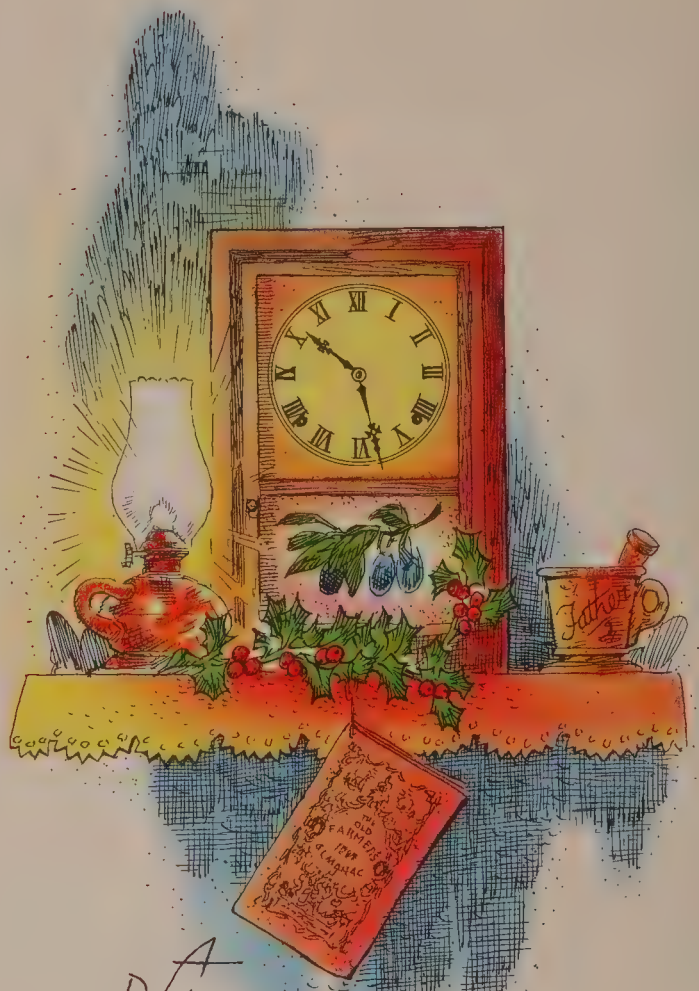
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With Best Wishes for a Happy Holiday Season

L. C. BECKER
President, First National Bank
of Belen, New Mexico

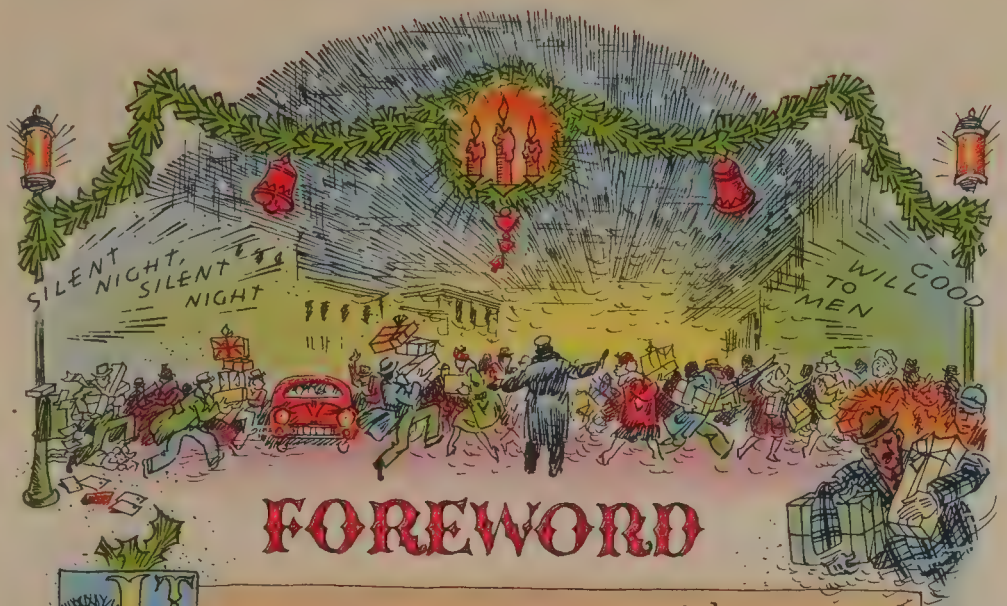
ONE CHRISTMAS BACK IN GRANDFATHER'S TIME





A Picture Story by

LEE MERO



FOREWORD

It was different back in grandfather's time! No decorated avenues, no bulging display windows with animated scenes, no radios blasting out "Silent Night" on one corner, record players blasting out "Good Will to Men" on the next! No bundle-laden pedestrians jumping for safety at the crossings! No "office parties",---- nor all the rest of it that goes to make up the present Holiday Scramble. .....Yes, it was different back in grandfather's time!

Here is a little reminder of what it was like in those "Good Old Days". Maybe we wouldn't care to go back to 'em at that!

LET'S SEE,----

But,--whether it was then or now, "Merry Christmas", "Happy New Year", it's the same warm greeting,-- and we send it your way today with our Best Wishes for a most pleasant Holiday Season.

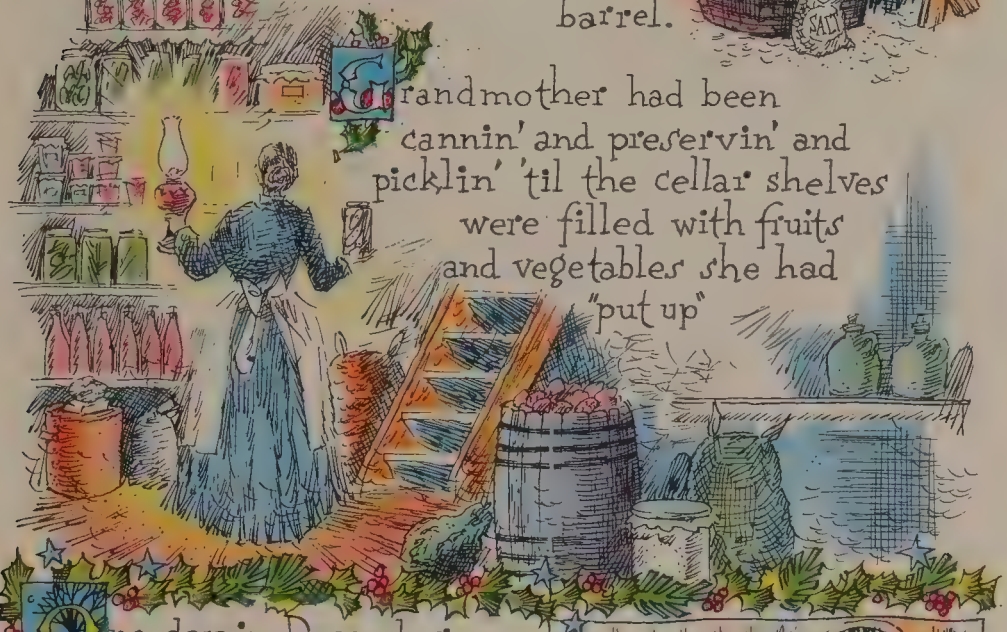
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Then, as now, preparations for Christmas began in the fall! The children went into the woods, down beyond the "back pasture" and gathered nuts (lots of 'em), Hazelnuts, Butternuts, Walnuts and Hickorys. These were spread out to dry on the wagon-shed roof behind the granary.
The popcorn was hung under the rafters to dry.
Grandfather saw to it that "Ol' Tom" began to get a little extra in the way of feed!

The cabbages were cut up for Sauerkraut and "Stompt" into the old cider barrel.



Grandmother had been cannin' and preservin' and picklin' 'til the cellar shelves were filled with fruits and vegetables she had "put up"



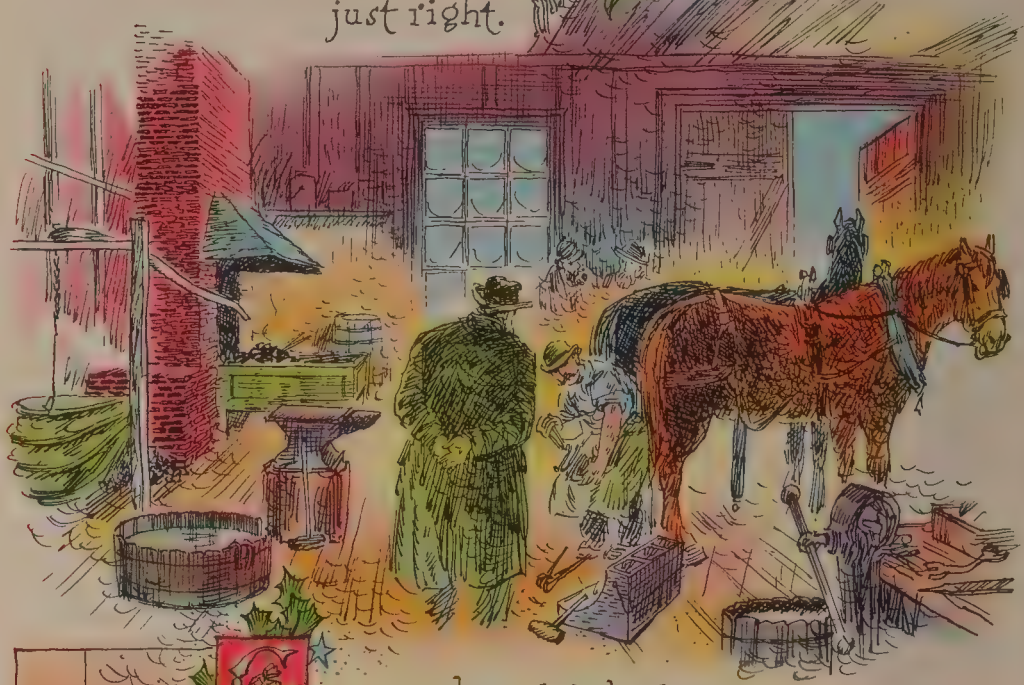
One day in December, on their weekly trip to the village to trade and pick up the mail, (including The Youths' Companion, St. Nicholas, Godey's Lady's Book and the Old Farmer's Almanac), they got the long expected letter from "the folks" up in the city saying,—

"We can get away, so we will be 'back home' for Christmas !!"

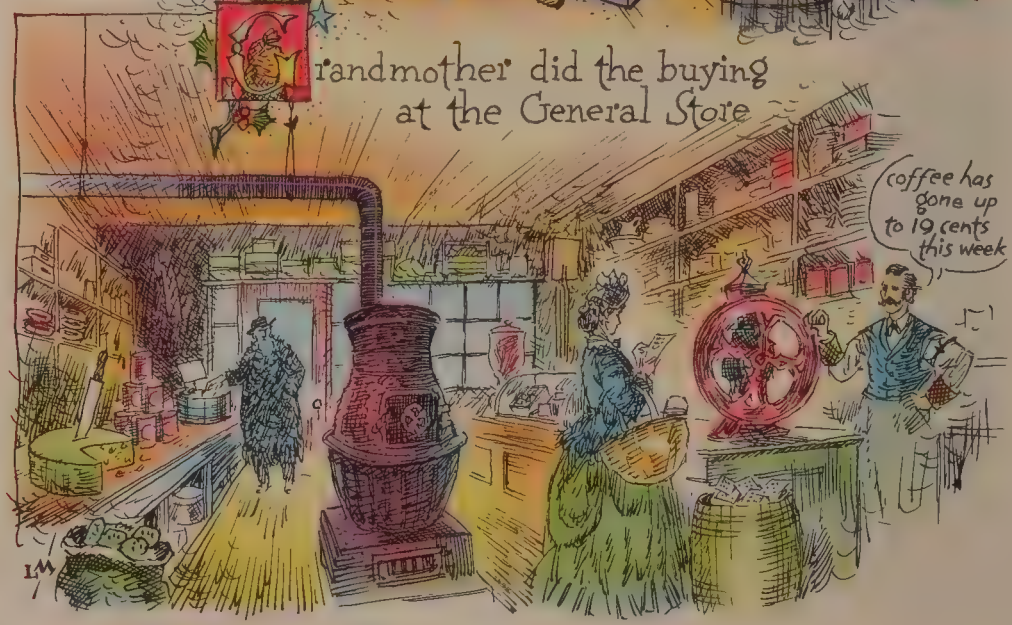


Well, grandfather had to get some new shoes, (for the horses, that is), so he stayed at the blacksmith shop to see that the job was done just right.

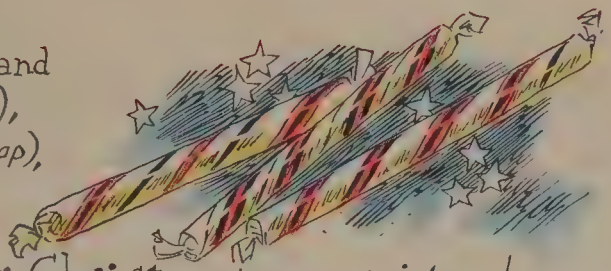




Grandmother did the buying at the General Store



Besides the flour and coffee (Arbuckles), and molasses (*blackstrap*), and other staples, there were to be special treats for Christmas,—peppermint and hoarhound sticks and ribbon candy.





But best of all,— an ORANGE for the toe of each child's stocking!

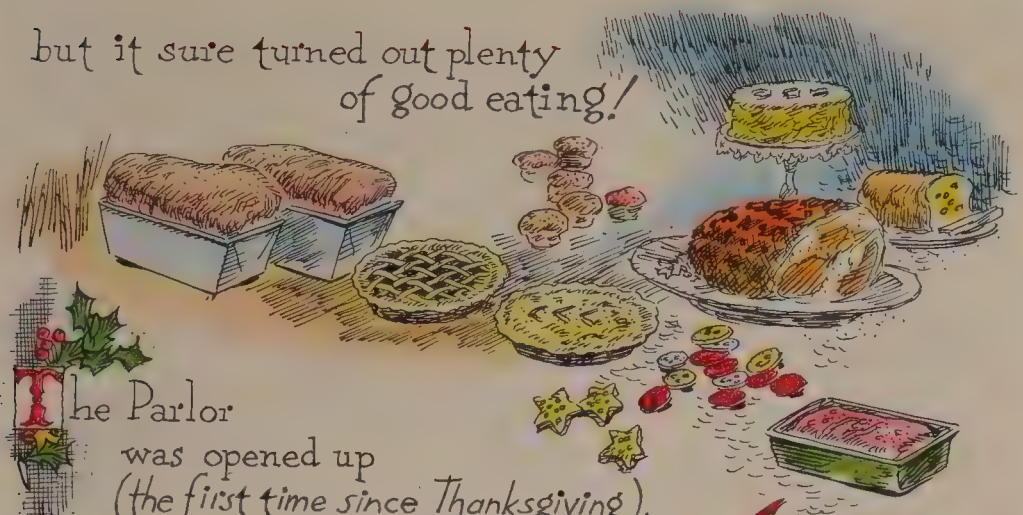


On account of there being some other extra special shopping to be done, Grandfather regretfully passed up his weekly checker battle with "the boys" out in the back room!




Back on the farm
there was wood
to be split,
Butter
was
churned
and
carried
to the
Back Porch
where it was
piled just outside
the kitchen door,
It took
a lot of
birch and
maple to keep
the old "Provider"
going.

but it sure turned out plenty
of good eating!



The Parlor
was opened up
(the first time since Thanksgiving),
the organ
was dusted,



The wick
in the hanging lamp
was
trimmed,

The vase of
gilded
cat-tails was
put out of sight




The quilts and the feather ticks got an airing
And grandmother made sure that everything in the spare bedroom was in order
Splash Me

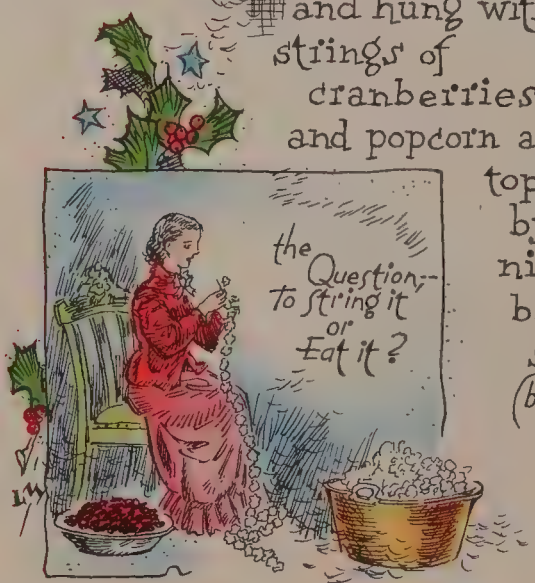

The "city folks" arrived on the morning train the day before Christmas.
HOTEL
The children thought it was "just like the poem";— as "Over the river and through the wood" they went to Grandfather's House
LW

Grandfather sharpened up the ax and took the children down by the creek to pick out their favorite Christmas Tree.





It was set up in the parlor and hung with strings of cranberries and popcorn and topped by a nice bright star, (brought from the city)

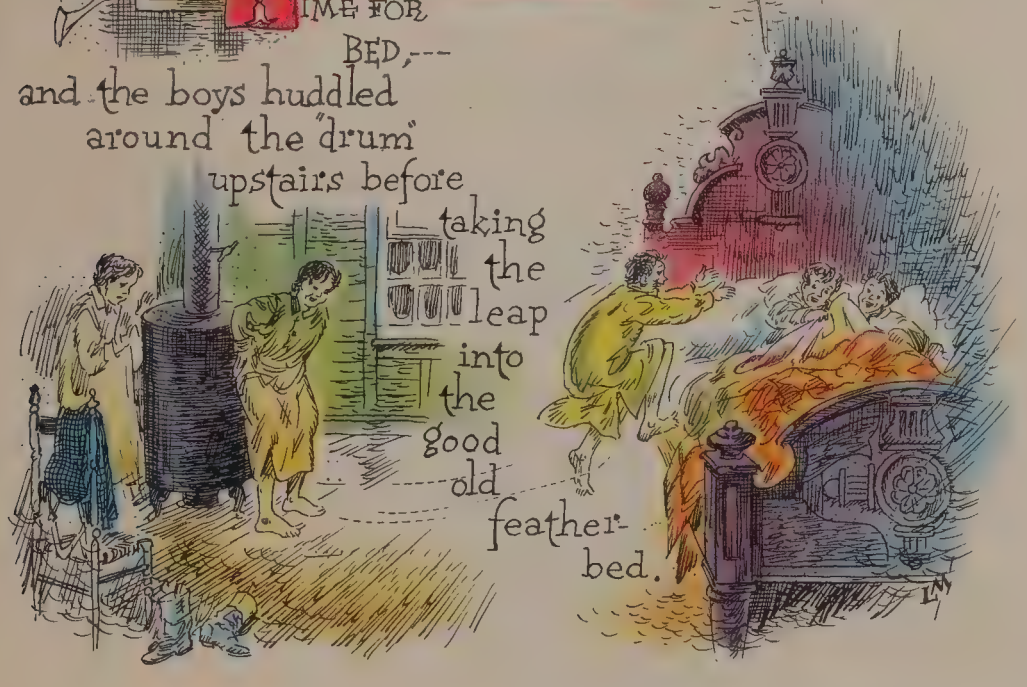




Christmas Eve the children couldn't "hang their stockings by the chimney with care", on account of there wasn't a fireplace, but grandfather assured 'em he would leave the door of the parlor stove open just a little and Santa would know the way to get out.



TIME FOR BED,--- and the boys huddled around the "drum" upstairs before taking the leap into the good old feather-bed.





Everybody sat down for breakfast except Grandmother;-

She kept the buckwheat cakes and sausages a-comin'!

Of course, there were a few other items like porridge, biscuits and fried potatoes and eggs and coffee, etc, etc.-


Chores had to be done,—
the children thawed the pump,
"fetched" the water
and gathered the eggs.
The New colt was fed,
the pigs got theirs,
The vegetables were brought in from the root cellar,
Meanwhile, in the kitchen, all was hustle and bustle!
(no Pun intended)
Christmas Dinner on the way—


Uncle Everard and family drove out from the village for dinner,
Grandfather said, "Well, every Christmas it seems like the table's gittin' smaller, but I guess it's just US gittin' more and bigger."


"COMPANY DINNER for WINTER"
Mulligatawny soup, venison pie, boiled ham, roast turkey, with cranberry sauce, smoked tongue, onion custard, potato snow, turnips, parsnips, stewed red cabbage, oyster pie, winter squash, calf's-foot jelly, apple pie, pumpkin pie, floating island, orange flummery, coffee, tea, milk.
Menu from Mister Godey's Lady's Book.
-Right off his farm! That was Grandfather's idea of "Social Security"
That was the end of "Ol' Tom"

After dinner, grandfather took the men around to look over his traps.

"Well, there's ONE weasel that won't bother the chickens again!"

The Children played in the haymow

Rover treed a 'coon

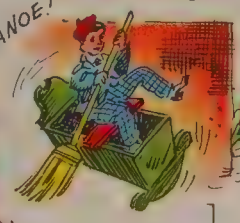
Then there was skating on the creek, with the youngsters playing CRACK THE WHIP

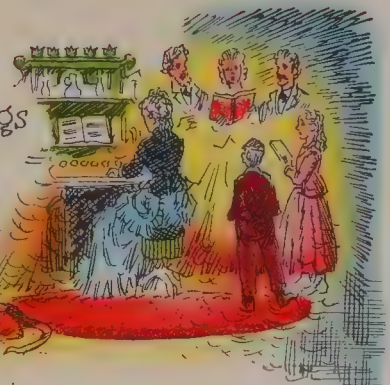
The womenfolks admired Grandmother's new crazyquilt

Clarabel recited a touching little thing called "Nellie's Grave"

Down cellar, the menfolks sampled grandfather's apple-jack

After a supper of "left-overs"
there were songs
around
the
organ
and
charades





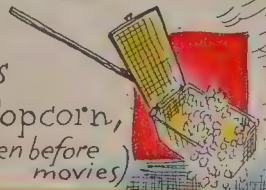
The children had a
Taffy Pull



Uncle Everard entertained
with shadow
pictures.



There was
plenty of Popcorn,
(even before
movies)



and Nuts--
(if you could
crack 'em)



and Apples--
(a bar'el
of 'em
in the
cellar)



The evening's fun ended with
everybody playing "Who's got
the button?"



As Grandfather wound the
clock that night,
he said to Grandmother,—
"Well, nobody could
ask for a better
Christmas
than we have
had,"—



And
that's our wish to you,—
THE BEST CHRISTMAS EVER!

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This year's show is
Dedicated to the Memory and Works of

Bob Lee

Cover illustration from the R.Y. Henslee collection - Dallas, Texas

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2. Drop it in the box located next to the item.
3. If your card is drawn, the art work is yours at the listed price.

Art Show Committee

Pam Eppers
Yetta Bidegain
Curtis Fort
Bill Humphries

WELCOME
TO THE CHUCK WAGON ART SHOW

The New Mexico Cattle Growers' Association and the First National Bank of Belen are happy to welcome you to the 5th annual CHUCK WAGON ART SHOW. The CHUCK WAGON ART SHOW is committed to artists who show a deep understanding of ranch life and reveal that understanding through their work. This annual event of the CHUCK WAGON ART SHOW is to showcase some of the finest western artists in the Southwest.



ARTISTS BIOGRAPHYS

DINO CORNAY

Dino Cornay is the fourth generation on the family ranch located near Folsom, New Mexico. Intrigued by drawing as long as he can remember, Dino has pursued his talent by portraying the American Cowboy and Rocky Mountain Wildlife. Most of Cornay's work has been done in pencil as this is his favorite medium. In the past few years, however, he has spent considerable time working in oils. He also works in pen, ink, and colored pencils. Dino's favorite type of art is realism, and he has always leaned toward work with a great amount of detail; authenticity is of great importance.

BILL CURRY

Bill Curry was born in 1938 to a pioneer ranching family that settled near Montoya, New Mexico in 1908. Most of his years at home were spent learning the cattle business and dreaming of becoming an artist. He enrolled in the Famous Artists School and when he completed the course he began to pursue and develop his artistic ambition. He worked in several media, however, painting and sculpture seemed to allow greater dimension for him in creating an expression to achieve the desired reaction and feeling he expects from the viewer. Bill maintains his studio in his home in Tucumcari, and today he is an accomplished and recognized western and sculpture artist by those that know and appreciate authentic cowboy art. He knows what cowboy life is like and what it is all about.

ROBERT "SHOOFLY" SHUFELT

"Shoofly" has many feathers in his hat. He has been a pro football player, race car driver, and illustrator, but something was missing. So, he came to the southwest. Now, he has found what he craves - to depict in his art the ranch cowboy. The horses, dust, smoke and cowboys all come to life on his easel, because he also lives and breathes the cowboy life. As he says, "It wasn't until I started developing cowboy skills and understanding the cowboy in my attitude and ethics that I could do anything". "Shoofly" and his wife Julie maintain their home in Hillsboro, New Mexico. The CHUCK WAGON ART SHOW is proud to add another of the West's top artists to its already austere list.

CURTIS FORT

Curtis was raised in Lea County, New Mexico working along side his father as a cowboy. He went on to "punch" cow's for several large outfit's in New Mexico. He became a full time sculptor of western subjects in 1979. He likes to draw on his experiences as a "cow puncher" for his subjects in bronze. He was also heavily influenced as a youngster by the works of Charley Russell and Will James.

SUSAN DOWDS LEE

Susan Dowds Lee, Southwest Artist, was recently commissioned by John Deere to do a painting of their newest 4-wheel drive 70 Series tractor for their Phoenix, Arizona introduction. Susan is married to rancher Bill Lee, and is the mother of 2 daughters and a grandmother of 5. Susan lives on a ranch near House, New Mexico and specializes in watercolors and pencil sketches. The daughter of a veterinarian, she learned early in life to love animals and to draw correctly or redraw. Raised in Tucumcari, New Mexico, her parents realized her talent and at age 5 enrolled her in private oil painting classes. Living on a farm and ranch operation gave her the opportunity to daily come up with new materials, from grandchildren to tractors (John Deere of course). Her father, the late Stan Dowds, took Susan on many country calls as she was growing up and instilled in her a deep love for ranch life. Continuing the friendships formed in her childhood also affords her with subject matter for her paintings and sketches as she photographs friends ranches here in New Mexico. The CHUCK WAGON ART SHOW is proud to have Susan and her great works in the show!

TEX E. HAASE

Tex E. Haase: Born in Galveston, Texas to military parents. Served three years in the United States Marine Corps. Married to Maria and has five children. Holds B.S. and M.S. degrees from Eastern New Mexico University. Tex has been carving professionally for thirty years and is presently teaching art in Tucumcari, New Mexico.

OLIVER M. "GREM" LEE

Oliver M. (Grem) Lee IV, was raised on the Y Ranch near Horse Springs, New Mexico. Being brought up on a ranch allowed him to experience the subjects he illustrates in his art. Grem states, "I can always tell if a person has been there by his artwork. You can't fool a real cowboy". He is the great grandson of frontiersman Oliver Lee and that is something Grem is very proud of. Knowing there is an Oliver Lee State Park in New Mexico, named in honor of his great grandfather makes Grem's background all the more interesting. Grem has been inspired by a number of artists, but mainly Charles M. Russell. Grem expresses, "He was the best in my eyes, from artist to storyteller, he lived the part". Working mainly in oils and pencil, Grem's main subjects are western and wildlife. He works out of his home in Apache Creek, New Mexico.

L.R. "DOC" MAYER

R.L. "Doc" Mayer lives and ranches in Roy, New Mexico. He has a Ph.D in physiology and taught at Texas A&M Medical School. When he moved to Northeastern New Mexico and bought a ranch on the breaks of the Canadian River, he felt he finally got in step with the way his life was meant to go. His artistic style is primarily a study in detail, whether in a cowboy's face or a pair of old boots. Doc's favorite medium is pen and ink, though he sometimes uses watercolor to add to or substitute for the pen and ink. The details of the cowboy's everyday life are the subjects of his drawings since they each tell a story all their own.

ALLEN PURSELLEY

Allen Purselley was born in Cleburn, Texas in 1954. He was raised in Acton, Texas. He became interested in horsehair and rawhide work after seeing some things made in Mexico. Allen started developing his art in 1973 with the help of an old Mexican "Vaquero" he was working with. Since that time Allen has been exhibiting his work in many major western art shows and is recognized as one of the foremost artisans in horsehair and rawhide work.

DUKE SUNDT

"I worked the bareback bronc riding event rodeoing between 1965 and 1971. I then chose the next hardest way to make a living, being an artist", says Duke Sundt. Choosing to be an artist primarily concerned with depicting native western wildlife, rodeo cowboys, and southwestern ranch life, requires a personal knowledge of the subject matter. Living in Northern New Mexico and having the opportunity to work on neighboring ranches, provides Duke with all the necessary experience and time to observe what he enjoys sculpting most. In 1971 Duke received his Bachelor of Arts degree from New Mexico State University. Presently, Duke and his wife Suzanne, and their children manage a small ranch south of Las Vegas, New Mexico.

MICHAEL WOOD

Michael Wood is different in the sense of a western upbringing. He was born and raised in a south Georgia farm community in 1960. It is there that he acquired a deep interest for the people that worked in step with nature and its animals. Michael's art education was developed through high school studies, private lessons and the Art Institute of Atlanta. A short career in the U.S. Air Force brought him to his destiny in the West. "I fell in love with the wide open spaces, and the people who choose to spend their lives here. I have studied past and contemporary artists that have dedicated their lives to recording this part of the country. I want to make my contribution the best way I know how. My search for purpose and subject matter is over. I am here". Michael lives and paints full time with his wife Mickey and their 4 children in Alamogordo, New Mexico.

FROM THE PRIVATE COLLECTION OF THE

First National Bank of Belen

BOB LEE
"Charged Up"

(Los Lunas Branch)

Bob Lee's roots were in ranching and raising horses. Growing up under the unbelievable blue of western skies made Bob's own life a natural setting for realism, his artistic heritage is American Classic Tradition. Warmly lit scenes enhance a style reminiscent of the 19th century American West. Considered a "cowboy's cowboy artist," Bob Lee rode, branded, roped and fixed fences. All of these experiences lend authenticity to his paintings.

GORDON SNIDOW
"Counting His Money"

(Belen Branch)

A member of the Cowboy Artists of America, Western Realist, Gordon Snidow has been capturing the contemporary American Cowboy on canvas for over 32 years. Part of the reason he is able to capture the movement, expressions, and feelings of the people he paints is because Snidow spends time with his subjects. He likes to head off to ranches and talk to and observe the American Cowboy as he lives today. The detail in Snidow's work is so sharp that many of the paintings look like photographs. Gordon Snidow is truly an American artist.

MELVIN C. WARREN

"Night on the Town"

(Oil)

(Belen - 2nd Floor)

Melvin Warren was raised in Texas. In 1968 he joined the Cowboy Artists of America and at his first show, his oil "Peaceful Valley" received the CAA Memorial Award. He has earned a total of 17 CAA awards, two gold medals from the Franklin Mint, three Colt Medals from Colt Industries and in 1980 the state of Texas presented Melvin with its Cultural Achievement Award. Permanent collections holding works by Warren include the Cowboy Hall of Fame, the Diamond M Museum, and the Lyndon Baines Johnson Collection. Skilled in many mediums, he is both a painter and sculptor.

WILLIAM (BILL) MOYERS

"Autumn Rain"

(Bronze)

(Mr. Foley's Office)

Bill Moyers was born in Atlanta, GA, but moved west to Colorado with his family when he was 14, and has been a devoted Westerner every since. After graduation from Adams State College in Alamosa, he studied at the Otis Art Institute in Los Angeles and later worked for Walt Disney Studios. In 1945 he won a competition to illustrate Owen Wiser's great western novel, "The Virginian", and went on to become a popular illustrator for several major publishing houses. He became a member of the Cowboy Artists of America in 1968, and served as president and by 1975 won the gold medal for sculpture three times and won it again in 1984. He has had numerous exhibits which include a one-man show at the National Cowboy Hall of Fame and a show in Peking, China. He resides in Albuquerque, New Mexico.

BOB WYGANT

"Haven of Peace"

Traditional painter of Texas landscapes, scenes and still-lifes in acrylic, born in Houston in 1927. As he paints, questions challenge him: Who walked here? What was it like? What would I have been doing if I had lived in this place 100 years ago? What strangers have passed here? Who owned the cabin, drank from the stream? Upon graduating from high school in 1945, he had a choice of twenty art scholarships but he volunteered as a staff artist in the Marines. Home by 1947, he entered the University of Texas and majored in art until his benefits under the GI Bill ran out. Among his many commissions and contracts, he did paintings for Humble Oil, Creole Petroleum and some of his work has appeared in Fortune magazine, Saturday Evening Post, and True West. He won best of show at the Texas Ranger Hall of Fame and is represented by American Masters Foundation.

Thank you!



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express their appreciation of the
cordial business and personal relations
that have existed and which they hope may be
continued for many years to come

1991-01: 309

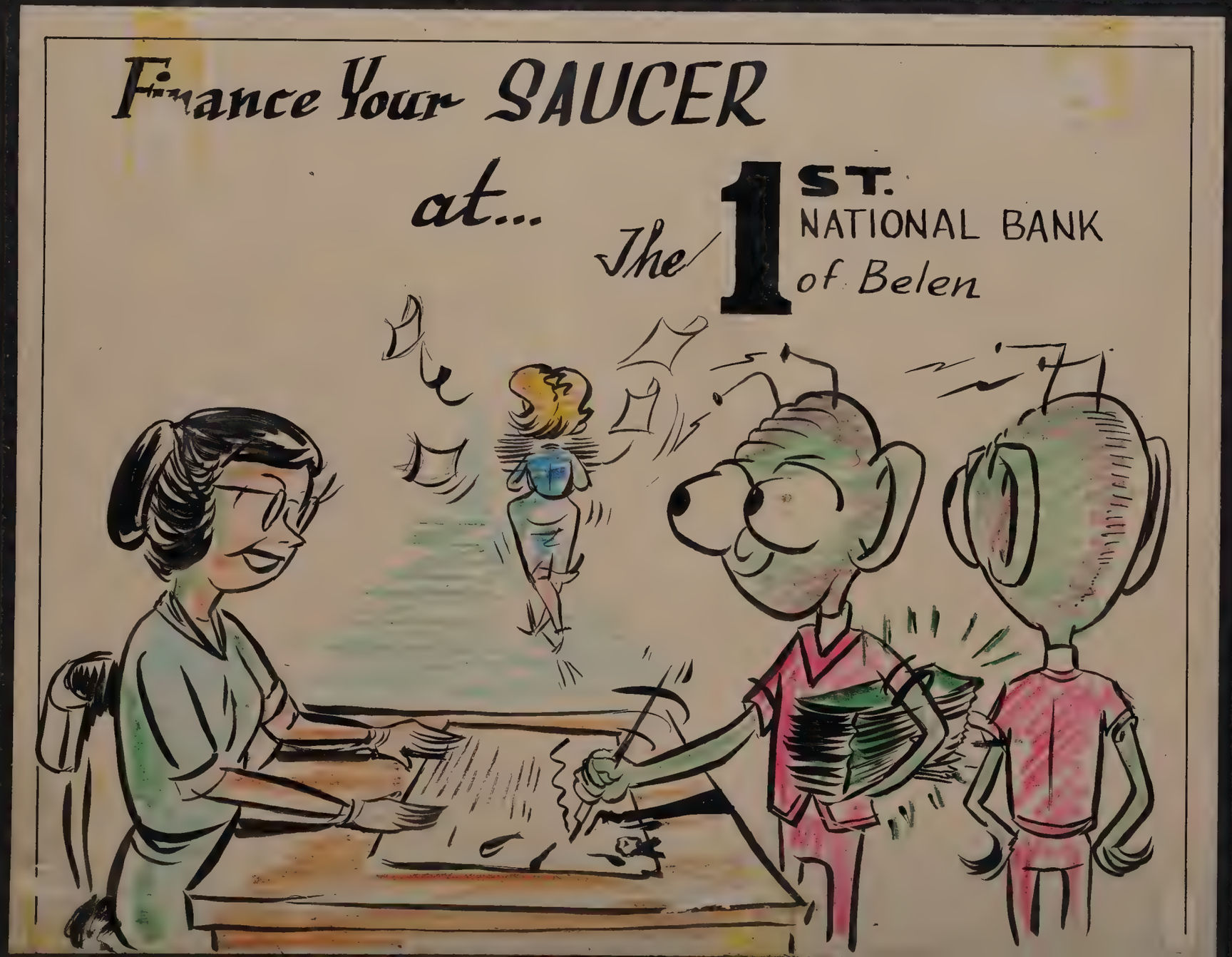
BHHC-21-9-9

The 1ST. NATIONAL BANK of Belen

The Friendliest People



MONDAY, JANUARY 8, 1968


Finance Your SAUCER
at...
The 1ST. NATIONAL BANK of Belen

BHHC 2-1-9-1D

tional progress and many students from Los Lunas commute to school there. Art is a favorite subject in this colorful country for both student and professional artists.

INDUSTRY

Alfalfa is the leading crop. Truck farms and dairies are successful here. Orchards thrive. Outlying miles still comprise big ranches. But "city" industry is becoming a good neighbor which will long sustain this area. Prominent industrialists such as The Phelps Dodge Corp., (copper),, Martin Marietta, The Kaiser Co., and the Levi- Stauss & Co. have acquired sites for development in this area. Investors are looking at the ripe melon that is New Mexico. And Los Lunas is right in the middle of the state!

And on 50 acres right in the middle of Los Lunas is a plan for a Twenty Million Dollar Petro-Chemical Plant which will need 500 employees by 1970.

Mercury Chemical and Petroleum Inc. will manufacture Methanol and Formaldehyde — with virtually no smog or pollution of any kind — since nearly all of the necessary raw materials are consumed in the manufactured products. The future for related industry to come in is almost limitless.

WELCOME AMIGO!

Los Lunas is SIMPATICO! Probably the friendliest town you can find. Yet it respects Individuality, because that is the quality that brought folks here in the first place! The ancient cultures and the new flourish side by side. WELCOME to Los Lunas—the Land of opportunity and ideal living.

P. S. Don't for get to BRING YOUR GUITAR!

Courtesy Brochure

- from -

The First National Bank of Belen

Los Lunas Branch

WELCOME to the friendliest and most efficient bank in the area—for service YOU DESERVE.

"dedicated to progress and convenience"

FOR ADDITIONAL INFORMATION WRITE

Los Lunas Jaycees
P.O. Box 265
Los Lunas, New Mexico

"Howdy Amigo"



LOS LUNAS
NEW MEXICO

"HOWDY AMIGO"

by Jessie Morris

In 1540 Coronado traveled through the site which is now called LOS LUNAS. He was looking for The Seven Cities of Gold. His trail is now called Route 85. He never found the fabled cities, but he saw Indians irrigating their corn from the same Rio Grande that supplies water to our present farmers.

HISTORY

Los Lunas was named after the Luna family. The name itself means "The Lunas." The town is situated in Valencia County, almost in the center of the state. Los Lunas was made County Seat in 1875, and was incorporated as a village in 1928. Valencia County itself was one of the first original counties of New Mexico, established under the Territorial Act of 1852. The county was larger than the state of Vermont and was known as "The Kingdom of Valencia." It was in the old San Clemente Grant, and was granted to Don Felix Candeleria in 1716. Don Candeleria conveyed "The Kingdom" to Domingo de Luna in 1750. Los Lunas was named after one of Domingo's heirs. The county now comprises 5638 square miles, and the old Luna Mansion still stands proudly in Los Lunas on Route 6. The nearby active pueblo of Isleta was a thriving village when Coronado came through. Yet the pueblo even then had been built over prehistoric civilizations. Farther on he saw America's first "Apartment Houses" built into the sides of cliffs. He passed through the area where the "Sandia Man" had been sleeping for centuries, waiting to be discovered during this Atomic Age.

THE EXPLOSION HEARD 'ROUND THE WORLD

When the first Atom Bomb was tested in New Mexico the sleepy little village of Los Lunas woke up. Labor was demanding workmen at Los Alamos and Sandia Base. Natives from Los Lunas began to commute to jobs at these places, as hundreds still do today.

TRANSPORTATION

Route 85 cuts through the town, running north and south, parallel with the Santa Fe Railway. Route 6 runs east and west through the town, meeting Route 66 on the west mesa. And now the important Pan American Highway, Interstate 25 will add a new route to the west of Los Lunas.

UTILITIES

Los Lunas controls its own sewer and water systems. 90% of its streets are paved and have storm sewers. Electricity is supplied by the Public Service Co. of New Mexico; gas by the Southern Union Gas Co. The Mountain States Telephone Co. keeps pace with the demands of this growing community. Two local newspapers keep the population informed.

SHOPPING, SCHOOLS, CHURCHES, CLUBS

Los Lunas is proud of its fine consolidated schools and of its churches of many denominations. For the population of 1,250 persons within the city limits, and 12,000 more in consolidated communities, Club Activities are a popular subject. The Future Farmers of America and 4-H Clubs have hundreds of young people enrolled. Horse and Riding Clubs are popular and many a young Rodeo Champ comes out of Los Lunas. The Lions Club, American Legion, VFW, Jaycees, Garden Clubs, and many womens clubs have a constant enrollment of dedicated citizens who like to get together. The Local Jaycees have won National recognition for superiority.

A century old Mercantile store stands on Route 6 in the center of town still doing business. Across the street from it stands a large modern shopping center, a rebirth of the hundred-year-old Neustadt General Store. You can park your car in the huge parking lot or hitch your horse to a tree, and find anything you need; merchandise, doctor, laundry, drug store, bank, post office or advice about your agricultural problems.

GROWTH

Since Los Lunas has almost eternal sunshine and is protected by surrounding mountains it escapes most "bad weather." The mean temperature is about 56 degrees. Rainfall average is about 8.50 inches. The summer heat is dry and one must "reach for a blanket" at night. And although the altitude is 4,800 feet, the town is "in a valley." These features attract many new settlers and retirees. Sub-divisions are mushrooming up in the area. Many people buy "an acreage" for elbow room and gardening. Water is plentiful and the valley soil is composed of rich alluvial deposits.

SPORTS AND RECREATION

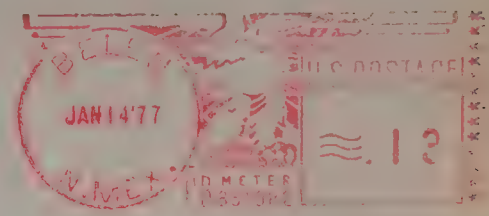
The surrounding mountains hide deer, elk, bear, turkey and other popular big game for the hunting enthusiast. Pheasant, geese, quail, dove and duck abound. Nearby stream provide abundant fishing. One can drive south on Route 85 to Elephant Butte Lake for boating, swimming and fishing, and perhaps take advantage of the mineral baths at Truth or Consequences. Some portions of the state are untouched and one can get lost in the Gila Wilderness where wild places have never been touched by a human footstep.

The nearby University of Albuquerque and the University of New Mexico rate high in educa-

THE FIRST
NATIONAL BANK of Belen

MAIN OFFICE

POST OFFICE BOX 4 • BELEN, NEW MEXICO 87002



Release of
Mortgage from
1st Natl B
of Belen

Mr. Austin Lovett

P O Box 638

Belen, NM 87002

STATE OF NEW MEXICO
OFFICE OF CLERK OF VALENCIA COUNTY

No 3614

Los Lunas, N. M. December 28 1970

RECEIVED OF 1st Natl of Belen $ 1.75

One & 75/100 DOLLARS

FOR Sat of Mtg.

Instrument No. 32307
Time 9:57
RH# 144683

PAT I. HETH, County Clerk

By Deputy

1-6-1-6-3848

Bank at Your Mail Box

if it's not convenient to come to the bank.

Member
FDIC

C 2 - 1st Nat'l Bank of Belen. P O Box -

SATISFACTION OF MORTGAGE

32307

STATE OF NEW MEXICO)
) SS.
COUNTY OF VALENCIA)

26361

John C. Johnson, who is President of The First National Bank of Belen, New Mexico, does hereby certify that a certain Indenture of real estate mortgage, bearing date the 6th day of August A.D., 19 76, made and executed by Becker Dalies Company & Austin Lovett to The First National Bank of Belen, and recorded in the office of the County Clerk and Ex-Efficio Recorder of the County of Valencia, in Book 205 of the records of mortgages Page 8597 -8599 on the 9th day of August, A.D., 19 76, at 11:34 O'Clock A. M. is paid and satisfied; and does hereby consent that the same be discharged of record. Said mortgage covers the following, to-wit:

as per description of mortgage deed

IN WITNESS WHEREOF, the said The First National Bank of Belen, New Mexico, has caused its name to be hereunto subscribed and its corporate seal affixed this 27th day of December A.D., 19 76.

THE FIRST NATIONAL BANK OF BELEN, N.M.

ATTEST:

Stella Dobbs
Assistant Cashier

John C. Johnson
President

State of New Mexico)
County of Valencia) ss.

On this 27th day of December, 19 76, before me appeared John C. Johnson, to me personally known, who being duly sworn by me did say that he is the PRESIDENT of The First National Bank of Belen, New Mexico, and that the seal affixed to the above and foregoing instrument is the corporate seal of said corporation, and that said instrument was signed and sealed in behalf of the said corporation by authority of its Board of Directors, and said John C. Johnson acknowledged said instrument to be the free act and deed of said corporation.

WITNESS my hand and official seal the day and year last above written.

Betty Maupin
Notary Public

My Commission Expires:

11/9/77

STATE OF NEW MEXICO
COUNTY OF VALENCIA

This instrument was filed for record on

9:57 DEC 23 1976

at 1 o'clock P.m. Record in Vol. 252

of records of said County Folio 1576

PAT I. HETH, County Clerk

Frances, Deputy Clerk

Fee 1.75 Rec. #31014

BOOK 252 PAGE 1576

FIRST NATIONAL BANK OF BELEN AND THE COMMUNITY



RHC-2-9-12



First National Bank of Belen

Member FDIC

Offices in Belen, Bosque Farms, Los Lunas, Mountainair, Moriarty and Rio Communities

EQUAL HOUSING LENDER

First National Bank of Belen is a financial institution headquartered in Belen, New Mexico, with branches located in Belen, Rio Communities, Los Lunas, Bosque Farms, Moriarty and Mountainair. It is a member company of American Republic Bancshares, a bank holding company whose headquarters are also located in Belen, New Mexico. For over 90 years, the bank has been a leader in meeting the financial needs and public interests of the communities it serves. This report outlines the bank's continuing programs to ensure continued compliance with the Community Reinvestment Act of 1977 (CRA). It also describes some of the ways in which First National Bank of Belen and its people are contributing to the quality of life in New Mexico above and beyond the requirements of CRA. This report, together with a map and CRA notice pertaining to a specific service area, constitutes First National Bank of Belen's CRA Statement for this community.

First National Bank of Belen

BASIC MISSION

To serve in an exceptional manner the interests of shareholders, customers, employees, and the public, by pursuing progressive business strategies, by practicing sound financial principles, by providing superior service, and by being an exemplary corporate citizen.

BASIC OBJECTIVES

To protect the shareholder investment, customer deposits, and other resources entrusted to the organization by maintaining sound assets, healthy reserves, strong capital, and an overall financial condition which inspires confidence, provides stability, and permits growth.

To recruit, develop, motivate, reward and retain personnel of exceptional ability, character, and dedication by providing good working conditions, superior leadership, merit-based compensation, competitive employee benefits, personal growth opportunities, and employment security.

To provide the company's customers and markets the fullest variety of quality deposit, loan, operational, investment and other permissible financial services, consistent with the philosophies, strategies, and capabilities of the organization.

To earn dependable and diverse profits which increase sufficiently over time to afford exceptional growth in shareholder value, to provide quality customer service, to meet public responsibilities, to maintain a strong equity base, and to finance modernization and expansion.

To fulfill responsibilities to the communities and states by promoting and contributing to economic and social progress, by giving to worthy charitable causes, by participating in public interest activities, by complying with applicable laws and by practicing impeccable ethics.


First National Bank
of Belen

A MESSAGE FROM THE PRESIDENT

New Mexico is facing a critical period in its history. Moderating economic activity in the decade of the 90s will have a dampening effect on nonprofit giving and personal income. The health, education and human service needs in New Mexico communities will face upward pressure in this time of less vigorous growth. Balancing the needs of our communities will require extraordinary communication and teamwork by the public and private sector. It is a time of substantial challenge.

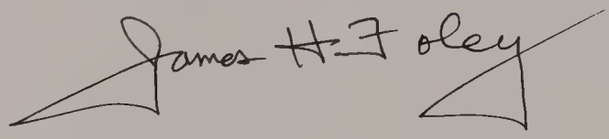
First National Bank of Belen is well positioned to meet that challenge. Through the years it has maintained a strong financial condition and good earnings while providing quality and innovative services and meeting the needs of the communities. Substantial contributions to economic and community development have been made by our institution.

The outstanding reputation enjoyed by First National Bank of Belen is due in no small part to a philosophy that good corporate citizenship should be an integral part of regular business activities. First National Bank of Belen benefits the communities it serves by making loans and providing financial services to all income groups; By encouraging and supporting the involvement of employees in community affairs and economic development; and by making financial contributions to programs and organizations which promote health, welfare, educational and cultural enrichment.

Compliance with the Community Reinvestment Act of 1977 is another avenue through which our communities are served by the bank. This report gives an overview of ongoing CRA compliance efforts and highlights initiatives and programs of recent years to enhance those efforts.

These additional steps include the creation of a compliance committee with board involvement. First National Bank of Belen's banking services are expanding to reflect the needs and demands of our customers. The bank has strengthened its commitment to the education of the future work force. Scholarship programs are continuing at New Mexico State University, The University of New Mexico, The University of New Mexico Valencia Campus, New Mexico Military Institute, Eastern New Mexico University, and recently added New Mexico Highlands University. In 1992 our institution entered into a partnership program with Belen Public Schools to help elementary children improve their math skills.

These developments and others are detailed in this report. Our purpose in sharing them with you is to inform, and to encourage those who read this report to share your suggestions as to how First National Bank of Belen might more effectively achieve its goal of maintaining soundness, profitability and growth while demonstrating exemplary corporate citizenship.



JAMES H. FOLEY
President and CEO

BANKING SERVICES

First National Bank of Belen offers five types of personal checking accounts: a standard checking account, a Money Market account, a Now account, a club account product "Rio Gold." and basic checking accounts.

Basic checking was introduced in 1987 to provide a low-cost service for customers with moderate checking account activity. The account requires a low balance to open and allows seven withdrawals per month for a modest monthly fee. A nominal fee is charged for each additional withdrawal.

Savings options range from a basic statement savings account to a variety of short and long term Certificates of Deposit.

Brochures providing details of the various personal and business checking accounts and savings options offered are available at all First National Bank of Belen offices.

First National encourages direct deposit of payroll, Social Security, city, county, school, business and additional government checks for the convenience, security and cost savings of customers. Through First National Cash Line automated teller machines, customers can deposit and withdraw funds, obtain account balances and conduct many account transactions twenty-four hours a day, seven days a week. The First National Cash Line phone access service also provides a convenient option for obtaining account information and conducting certain transactions by telephone at any time without having to visit a bank office.



Pictured above is First National Bank of Belen officer Philip Frier (RIGHT) with customer Peter T. Mocho, owner of Oñate Feed Company, Inc. Mr. Mocho manages his seasonal needs for his feed production operation with a revolving line of credit from First National. Peter Mocho has been a customer of First National since the 1950's.

Regulated financial institutions are required by law to demonstrate that their deposit facilities serve the convenience and needs of the communities in which they do business; the convenience and needs of communities include the need for credit services; and regulated financial institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities. It is the purpose of the Community Reinvestment Act to encourage such institutions to help meet the credit needs of the local communities in which they are chartered consistent with the safe and sound operation of such institutions.

... from the Community Reinvestment Act of 1977

CREDIT SERVICES

First National offers the following loan services to creditworthy applicants in the communities served:

- Loans for personal use

  Loans for the purchase of automobiles, airplanes, boats, trucks, and other vehicles.

  Loans for the purchase of household goods such as appliances and furniture as well as various other consumer needs.

  Loans for other personal expenditures such as investments, education, vacations, medical expenses and other individual family requirements.

  Real estate related loans, such as home improvement loans, second mortgage loans, home weatherization loans, loans for manufactured homes, lot purchase loans, and intermediate term home mortgage loans.

  Neighborhood Revitalization Loans for home purchase, rehabilitation of improvement for borrowers with low to moderate incomes.

- Loans for agricultural purposes

  Loans for purchasing and improving farm land.

  Loans for the purchase of agricultural equipment and facilities.

  Loans for the production, storage and distribution of crops, livestock and other agricultural products.

- Loans for small businesses, professional persons and associations, and commercial and industrial enterprises

  Loans for the purchase, construction or improvement of buildings and facilities.

  Loans for the purchase or repair of equipment and fixtures.

  Loans for inventory and other working capital needs.

  Loans for business expansion and other commercial needs.

  Loans in cooperation with certain governmental programs such as Small Business Administration

  Loans to other financial institutions, which in turn provide credit services to others.

- Loans to community organizations, non-profit institutions and governmental units

  Loans to industrial development corporations.

  Loans to urban redevelopment corporations.

  Loans to churches and related organizations.

  Loans to community service organizations.

  Loans to other community and charitable organizations for special purposes.

DEPOSIT AND LOAN DISTRIBUTION

To ensure that banking services are being offered equitably in all communities served by the bank, First National monitors deposit and loan information by geocoding according to census tracts and zip codes. This data compiled annually as of normal year end show significant loan activity in low income census tracts in New Mexico.

MORTGAGE LENDING

First National Bank of Belen makes a variety of real estate loans, including home improvement loans, second mortgage loans, home weatherization loans, lot purchase loans, and intermediate term mortgage loans. In addition, loans for residential construction are also available. The address and name of the most convenient real estate officer may be obtained upon request at any First National branch

First National has developed a real estate Adjustable Rate Mortgage (ARM), loan program. This program enables customers to purchase a residence who might not otherwise qualify for a home loan under the more stringent guidelines of conventional mortgage lending due to ratios, property size, property type, or location.

First National currently has $32.4 million in residential mortgage loans.



Pictured above are Leona Pchelkin of First National with Phil Archuletta owner of P&M Signs, Inc. Mr. Archuletta started his business in 1992 with a Small Business Administration (SBA) loan.

DETERMINING CREDIT NEEDS

In development of lending services, First National strongly encourages and relies upon the active participation of its employees in community affairs. This process also includes conferring with members of its Board of Directors, local advisory boards and other citizens in assessing the specific needs in the overall marketplace and in each of the communities served in New .Mexico.

First National officers, directors and employees call on a wide variety of individuals and groups representing civic, neighborhood, minority, small business, commercial and residential real estate developers and city and county governments to help determine the credit needs of the community.

In addition, officers, directors and employees called on several Chamber of Commerce organizations, real estate agents who handle low to moderate income housing, elected officials, business leaders, attorneys, colleges and many others.

In addition to these contacts First National officers, directors and employees call on prospective customers and existing customers, acquainting them with and soliciting business for our banking and credit services.

During these contacts many suggestions are received involving lending, deposit services, volunteer activities, contributions, and home loans. In most instances, First National has in place services which could fulfill the needs expressed. One example of a service developed to meet an expressed need was a class to explain how checking accounts operate and the benefits of this service. It was offered to Adelante Camino Real, an organization for disadvantaged adults. Courses have also been conducted in Spanish to explain checking accounts to adults in Amnesty classes offered by the University of New Mexico Valencia Campus. In both cases these classes were presented to groups of low to moderate incomes. These classes were well accepted and will be followed by others on various financial services.

In addition to these methods for determining credit needs of the community, First National welcomes and solicits comments from customers, prospective customers and the general public. A direct mail community survey is conducted in our marketplace to help us better determine the credit needs of the communities we serve.



Pictured above is Herb Greinel of First National along with staff members and graduates of a banking course offered to the members of Adelante-Camino Real.

BRANCH CLOSING POLICY

First National is committed to operating its branch network to serve the financial needs of the public in designated service areas at a fair return to stockholders Occasionally, it may be necessary to close, relocate or consolidate branch offices for reasons of adverse economic or security conditions.

Prior to a decision to close or relocate all offices a study would be conducted to determine possible adverse effects on the community and the people who live, work or bank there. Specifically, the bank determines whether there are alternative First National or other financial institutions in the vicinity where financial service can be obtained; possible methods of providing alternative limited service through automated means; and what alternative future use might exist for the building.

First National will attempt to minimize any adverse effects on its customers and the community by advising customers of alternative First National locations and of alternative methods of obtaining services, such as bank-by-mail, automated teller machines and other means available.

First National will close or relocate a branch only after careful consideration of the impact on its customers and the local community, and after all legal and community responsibilities have been met.

COMMUNITY DEVELOPMENT ACTIVITIES

First National contributes significantly to the economic vitality of its communities through involvement with local economic development efforts. In many cases, bank individuals take a leadership role in these projects in addition to the banks participation. Employees and directors serve on the Valencia County Economic Development Board, Valley Improvement Association and the Bosque Farms Business Development Board. With this involvement, the bank is able to assist companies expanding in, or moving to, the state and to support community development in the areas we serve. These organizations have been able to identify the strengths and weaknesses of the community to attract new commerce or industry and provide services to our existing population.

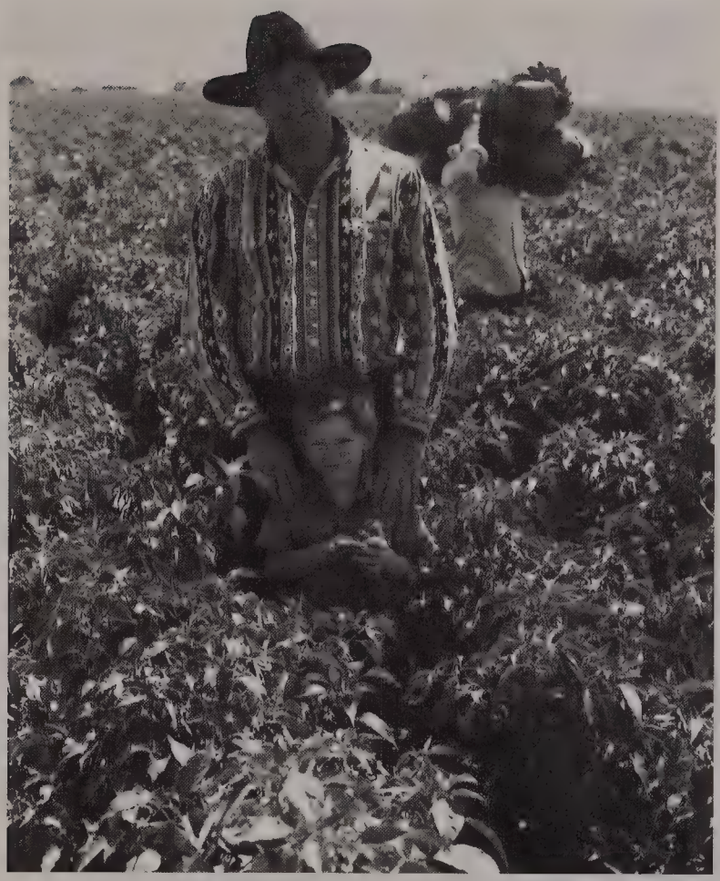
First National Bank takes an active role with participation in both the Los Lunas and the Belen Chambers of Commerce.

SMALL BUSINESS LENDING

First National actively participates in the Small Business Administration's guaranteed loan program. First National is also an SBA Certified Lender. In the fiscal year of 1992, First National had 11 loans totalling $2.5 million. In addition to outstanding SBA loans, First National has over $11 million in loans to small businesses.

AGRICULTURE LENDING

First National makes loans to farmers for seasonal operating needs and for working capital. Term loans are also extended for equipment needs and land. The bank also participates in the Farmers Home Administration government program. First National has agriculture officers at its main office in Belen, who develop and implement agricultural programs. On September 30, 1992, First National had over $ 17 million outstanding in agricultural credit.



Chile farmer Glen Duggins and his son Kyle manage their seasonal needs with a operating line of credit from the First National Bank of Belen. Glen farms in Lemitar, New Mexico and has been a customer of First National since 1983. His crop is a labor intensive crop which requires many migrant workers to maintain and harvest.

THE CORPORATION'S COMMITMENT

In addition to the general banking area, other functions of First National Bank of Belen have a positive impact on the state and its people.

Through funds management, the bank is involved in purchasing bonds which finance housing, education, and municipal improvements. As of December 30 1992. First National held $4.2 million in New Mexico education issues and $2.3 million in other New Mexico municipal bonds. Also as of December 30, 1992 the bank held $21.2 million in government related housing issues.

The Personnel Department actively and affirmatively recruits minority employees for management positions. First National offers all qualified and trainable employees opportunities for professional growth and advancement.

OUTREACH PROGRAMS

First National conducts a number of outreach activities to help customers and the general public have a better understanding of how the banking system works and how they can best use the services of a financial institution. Instructional materials on banking are provided free of charge to schools throughout the community. In 1992, First National entered into a partnership program with Belen Public Schools. This pilot program "Math Mania" helps third and fourth graders improve their math skills. It is attended by three bank employees serving as instructors on a weekly basis. This program is being developed in hopes that it may be expanded to include other businesses within our communities.

First National also participates in "Career Day," at local public schools and universities.

COMMUNITY RELATIONS

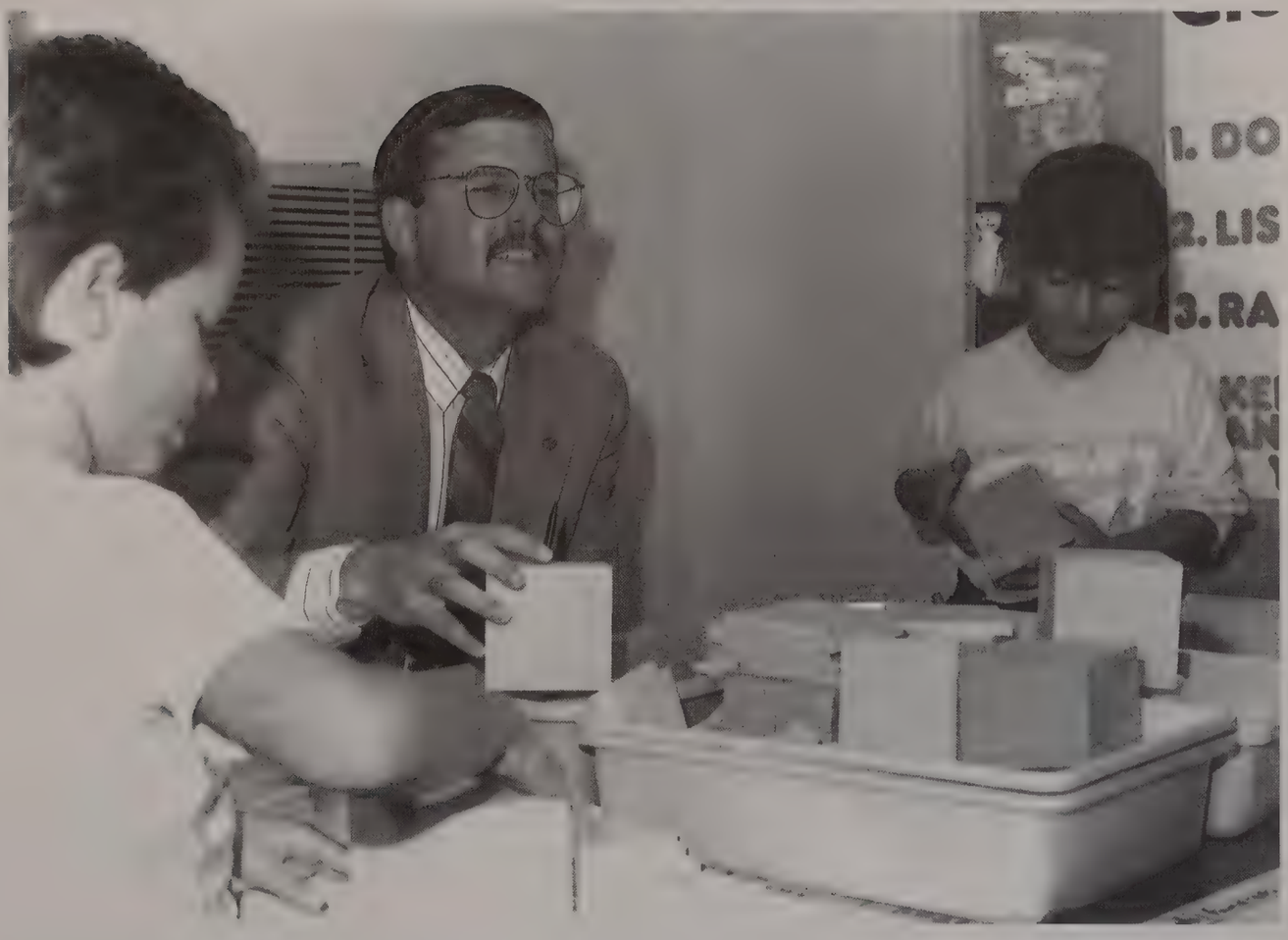
First National and its people are an integral part of the individual communities in which the bank operates and the state of New Mexico as a whole. First National officers, directors and employees hold leadership positions in numerous health, human service, civic, arts, and other community based organizations. The volunteer involvement and personal financial contributions to United Way campaigns, museums, Easter Seals Society of New Mexico, Rotary Club and other such organizations are valuable resources in maintaining critical services for the financially and culturally disadvantaged.

In addition to these activities, First National sponsors a number of corporate community relations programs which reach New Mexicans across the state.

SUPPORT OF HIGHER EDUCATION

New Mexico colleges benefit directly from the support of First National's direct corporate contributions. Scholarships are awarded on an annual basis to New Mexico State University, New Mexico Military Institute, Eastern New Mexico University, University of New Mexico, University of New Mexico Valencia Campus, and recently added for the 1993 year, New Mexico Highlands University.

Corporate contributions are a strong commitment to education within our communities and throughout New Mexico. In allocating funds for corporate contributions, First National considers need, the potential for constructive impact, financial responsibility and other factors. Emphasis is placed on providing needed assistance through organizations with a record or potential for meaningful contribution to the communities served by the bank.



Pictured above Jay McKie works with Gil Sanchez Elementary School third graders on improving their math skills. The partnership program "Math Mania," is conducted between Belen Public Schools and First National Bank of Belen.

THE COMMUNITY'S RESPONSE

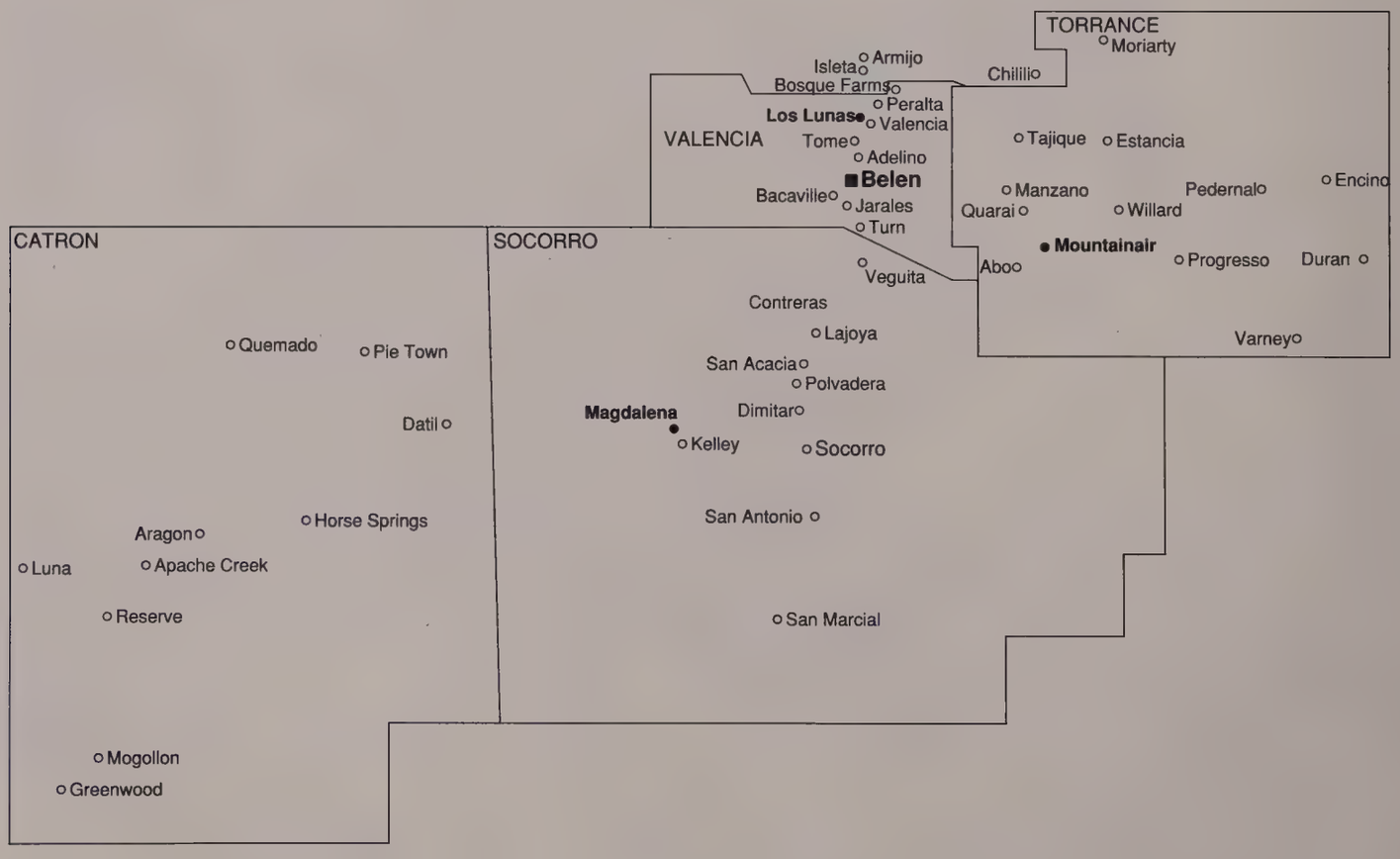
Through the many avenues described in this report, First National is working to identify and meet the needs of individuals, small and medium sized businesses, large corporations, civic and governmental organizations and charitable institutions in the New Mexico communities served by the bank.

The best source of information on community needs are the people who live and work in First National communities. Involvement and information from customers, lenders and community groups help assure success in offering banking services and community development programs.

If you have comments about this report, or about any of First National's performance in helping meet community credit needs, you may send them to CRA Officer, First National Bank of Belen, P.O. Box 4, Belen, New Mexico 87002, and to the Regional Administrator of National Banks, 1600 Lincoln Plaza, 500 North Akard, Dallas, Texas 75201-3394. Your letter, together with any response by us, may become part of the CRA file available to the public.

FIRST NATIONAL BANK OF BELEN'S SERVICE AREAS

First National Bank of Belen, New Mexico has six offices in four delineated service areas across the state. Service Areas are shown on the map. All services of the bank are available at every First National office, either directly or with the help of a local banker working with another office. The exception being, that our Mountainair office does not have a drive-up facility or an A.T.M. First National reviews its delineated service areas periodically to ensure that a reasonable proportion of its loans are made within those areas in relation to demand need. The CRA Public Comment File is maintained in the main office of First National Bank of Belen, 101 South Main Street, Belen, New Mexico.



THE FIRST NATIONAL BANK OF BELEN

MAIN OFFICE
P. O. BOX 4, BELEN, NEW MEXICO 87002
Ph.(505) 864-7401

JOHN C. JOHNSON
President

August 10, 1976

Mr. Austin Lovett, President
Becker-Dalies Company
101 North Main Street
Belen, New Mexico 87002

Dear Austin,

I enclose your Owner's Title Policy provided by Bob Carnahan and Mr. Warfield.

Also enclosed is a receipt showing the application of the final $26.45 back to your note.

Very cordially yours,

John C. Johnson,
President

JCJ:fo

enc. 2

BHC 2-1-9-13

THE FIRST
NATIONAL BANK of Belen
MAIN OFFICE
POST OFFICE BOX 4 • BELEN, NEW MEXICO 87002

Tille Paisley
from
Bob Carruthers et al

MR. AUSTIN LOVETT, PRESIDENT
BECKER-DALIES COMPANY
101 NORTH MAIN STREET
BELEN, NEW MEXICO 87002

Bank at Your Mail Box

if it's not convenient to come to the bank.

Member FDIC

PIONEER NATIONAL
TITLE INSURANCE

A TICOR COMPANY

Policy of Title Insurance

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS CONTAINED IN SCHEDULE B AND THE PROVISIONS OF THE CONDITIONS AND STIPULATIONS HEREOF, PIONEER NATIONAL TITLE INSURANCE COMPANY (a Stock Company); a California corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the amount of insurance stated in Schedule A, and costs, attorneys' fees and expenses which the Company may become obligated to pay hereunder, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested otherwise than as stated therein;
2. Any defect in or lien or encumbrance on such title;
3. Lack of a right of access to and from the land; or
4. Unmarketability of such title;

This policy shall not be valid or binding until countersigned below by a validating officer of the Company.

Pioneer National Title Insurance Company

by John E Flood, Jr.
President

Attest John J Cagan
Secretary

VALENCIA COUNTY ABSTRACT AND TITLE COMPANY
Countersigned: LOS LUNAS, NEW MEXICO

By Frank E Coplen
Frank E. Coplen, Agent *Validating Signatory*

Schedule of Exclusions from Coverage

The following matters are expressly excluded from the coverage of this policy:

1. Any law, ordinance or governmental regulation (including but not limited to building and zoning ordinances) restricting or regulating or prohibiting the occupancy, use or enjoyment of the land, or regulating the character, dimensions or location of any improvement now or hereafter erected on the land, or prohibiting a separation in ownership or a reduction in the dimensions or area of the land, or the effect of any violation of any such law, ordinance or governmental regulation.

2. Rights of eminent domain or governmental rights of police power unless notice of the exercise of such rights appears in the public records at Date of Policy.

3. Defects, liens, encumbrances, adverse claims, or other matters (a) created, suffered, assumed or agreed to by the insured claimant; (b) not known to the Company and not shown by the public records but known to the insured claimant either at Date of Policy or at the date such claimant acquired an estate or interest insured by this policy and not disclosed in writing by the insured claimant to the Company prior to the date such insured claimant became an insured hereunder; (c) resulting in no loss or damage to the insured claimant; (d) attaching or created subsequent to Date of Policy; or (e) resulting in loss or damage which would not have been sustained if the insured claimant had paid value for the estate or interest insured by this policy.

Conditions and Stipulations

1. Definition of Terms

The following terms when used in this policy mean:

(a) "insured": the insured named in Schedule A, and, subject to any rights or defenses the Company may have had against the named insured, those who succeed to the interest of such insured by operation of law as distinguished from purchase including, but not limited to, heirs, distributees, devisees, survivors, personal representatives, next of kin, or corporate or fiduciary successors.

(b) "insured claimant": an insured claiming loss or damage hereunder.

(c) "knowledge": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of any public records.

(d) "land": the land described, specifically or by reference in Schedule A and improvements affixed thereto which by law constitute real property; provided, however, the term "land" does not include any property beyond the lines of the area specifically described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.

(e) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(f) "public records": those records which by law impart constructive notice of matters relating to said land.

2. Continuation of Insurance after Conveyance of Title

The coverage of this policy shall continue in force as of Date of Policy in favor of an insured so long as such insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from such insured, or so long as such insured shall have liability by reason of covenants of warranty made by such insured in any transfer or conveyance of such estate or interest; provided, however, this policy shall not continue in force in favor of any purchaser from such insured of either said estate or interest or the indebtedness secured by a purchase money mortgage given to such insured.

3. Defense and Prosecution of Actions — Notice of Claim to be Given by an Insured Claimant

(a) The Company, at its own cost and without undue delay, shall provide for the defense of an insured in all litigation consisting of actions or proceedings commenced against such insured, or a defense interposed against an insured in an action to enforce a contract for a sale of the estate or interest in said land, to the extent that such litigation is founded upon an alleged defect, lien, encumbrance, or other matter insured against by this policy.

(b) The insured shall notify the Company promptly in writing (i) in case any action or proceeding is begun or defense is interposed as set forth in (a) above, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest, as insured, is rejected as unmarketable. If such prompt notice shall not be given to the Company, then as to such insured all liability of the Company shall cease and terminate in regard to the matter or matters for which such prompt notice is required; provided, however, that failure to notify shall in no case prejudice the rights of any such insured under this policy unless the Company shall be prejudiced by such failure and then only to the extent of such prejudice.

(c) The Company shall have the right at its own cost to institute and without undue delay prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest as insured, and the Company may take any appropriate action under the terms of this policy, whether or not it shall be liable thereunder, and shall not thereby concede liablility or waive any provision of this policy.

(d) Whenever the Company shall have brought any action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any such litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

(e) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, the insured hereunder shall secure to the Company the right to so prosecute or provide defense in such action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such insured for such purpose. Whenever requested by the Company, such insured shall give the Company all reasonable aid in any such action or proceeding, in effecting settlement, securing evidence, obtaining witnesses, or prosecuting or defending such action or proceeding, and the Company shall reimburse such insured for any expense so incurred.

4. Notice of Loss — Limitation of Action

In addition to the notices required under paragraph 3 (b) of these Conditions and Stipulations, a statement in writing of any loss or damage for which it is claimed the Company is liable under this policy shall be furnished to the Company within 90 days after such loss or damage shall have been determined and no right of action shall accrue to an insured claimant until 30 days after such statement shall have been furnished. Failure to furnish such statement of loss or damage shall terminate any liability of the Company under this policy as to such loss or damage.

5. Options to Pay or otherwise Settle Claims

The Company shall have the option to pay or otherwise settle for or in the name of an insured claimant any claim insured against or to terminate all liability and obligations of the Company hereunder by paying or tendering payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred up to the time of such payment or tender of payment, by the insured claimant and authorized by the Company.

(Conditions and Stipulations Continued and Concluded on Last Page of This Policy)

Schedule A

No.	Date of Policy:
O-B 022556	August 9, 1976
Amount of Insurance: $ 100,000.00	Agent's Reference No.:

1. Name of Insured:

BECKER-DALIES COMPANY, INC.

2. Title to the estate or interest covered by this policy at the date hereof is vested in the insured.

Warranty Deed dated December 14, 1966, between Belen Town and Improvement Company, Inc., a corporation, to Becker-Dalies Company, a corporation, filed of record August 9, 1976, at 11:33 A.M. as Inst. No. 26360, records of Valencia County, New Mexico.

3. The estate or interest in the land described or referred to in this Schedule covered by this policy is Fee Simple

4. The land referred to in this policy is located in the County of Valencia
State of New Mexico and described as follows:

A certain tract of land in Belen, Valencia County, New Mexico, comprising a small portion of Lot 3 and all of Lots 4,5,6,7,8,9,10,11,12,13 and that portion of Block A that is East of 9th Street, all within Block A of the Original Townsite of Belen, and as shown on Map 100 of the surveys of the Middle Rio Grande Conservancy District, being within the Belen Grant and within Section 18, Township 5 North, Range 2 East of the New Mexico Principal Meridian and BOUNDED as follows:

On the North by Delgado Avenue and by land of James I. Grandy;
On the East by land of James I. Grandy and by Main Street;
On the South by Scholle Addition;
On the West by Ninth Street;

the tract being more particularly described as follows:
BEGINNING at the Southeast corner of the tract, said corner being also the Southeast corner of Block A of the Original Townsite of Belen and running as follows:

Thence N 15° 43' E, 257.10 feet to the Northeast corner;
Thence N 74° 05' W, 220.00 feet to a Point;
Thence N 15° 45' E, 75.90 feet to a Point;
Thence S 89° 55' W, 345.32 feet to the Northwest corner;
Thence S 2° 31' W, 376.28 feet to the Southwest corner;
Thence S 74° 17' E, 104.77 feet to a Point;
Thence N 15° 53' E, 120.28 feet to a Point;
Thence S 75° 17' E, 361.25 feet to the Southeast corner and the point of beginning and containing 3.712 acres.

Schedule B

Policy No. O-B 022556

This policy does not insure against loss or damage by reason of the following:

GENERAL EXCEPTIONS:

(1) Rights or claims of parties in possession not shown by the public records.

(2) Easements, or claims of easements, not shown by the public records.

(3) Encroachments, overlaps, conflicts in boundary lines, shortages in area, or other matters which would be disclosed by an accurate survey and inspection of the premises.

(4) Any lien, claim or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records.

(5) Community property, dower, curtesy, survivorship, or homestead rights, if any, of any spouse of the insured.

(6) Any titles or rights asserted by anyone including, but not limited to, persons, corporations, governments, or other entities, to lands comprising the shores or bottoms of navigable streams, lakes, or land beyond the line of the harbor or bulkhead lines established or changed by the United States Government.

(7) Unpatented mining claims; reservations or exceptions in patents or in acts authorizing the issuance thereof; water rights, claims or title to water.

(8) Taxes or assessments which are not shown as existing liens by the public records.

SPECIAL EXCEPTIONS:

(9) Taxes for the year 19 76 , and thereafter.

(10) Reservations contained in the Patent from the United States of America.

(11) Existing easements and rights of way.

(12) Liens of the Middle Rio Grande Conservancy District.

(13) Restrictive Covenants affecting the subject property.

(14) MORTGAGE dated August 6, 1976, between Becker-Dalies Company, Inc., to The First National Bank of Belen, filed of record August 9, 1976, at 11:34 A.M. as Instrument No. 26361, records of Valencia County, New Mexico. Secures a promissory note in the amount of $46,897.37 with interest at the rate of 8 1/2% per annum.

(15) Subject to 1974 Omitted Conservancy Taxes.

(Conditions and Stipulations Continued and Concluded From Reverse Side of Policy Face)

6. Determination and Payment of Loss
(a) The liability of the Company under this policy shall in no case exceed the least of:
(i) the actual loss of the insured claimant; or
(ii) the amount of insurance stated in Schedule A.
(b) The Company will pay, in addition to any loss insured against by this policy, all costs imposed upon an insured in litigation carried on by the Company for such insured, and all costs, attorneys' fees and expenses in litigation carried on by such insured with the written authorization of the Company.
(c) When liability has been definitely fixed in accordance with the conditions of this policy, the loss or damage shall be payable within 30 days thereafter.

7. Limitation of Liability
No claim shall arise or be maintainable under this policy
(a) if the Company, after having received notice of an alleged defect, lien or encumbrance insured against hereunder, by litigation or otherwise, removes such defect, lien or encumbrance or establishes the title, as insured, within a reasonable time after receipt of such notice;
(b) in the event of litigation until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, as insured, as provided in paragraph 3 hereof; or
(c) for liability voluntarily assumed by an insured in settling any claim or suit without prior written consent of the Company.

8. Reduction of Liability
All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of the insurance pro tanto. No payment shall be made without producing this policy for endorsement of such payment unless the policy be lost or destroyed, in which case proof of such loss or destruction shall be furnished to the satisfaction of the Company.

9. Liability Noncumulative
It is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring either (a) a mortgage shown or referred to in Schedule B hereof which is a lien on the estate or interest covered by this policy, or (b) a mortgage hereafter executed by an insured which is a charge or lien on the estate or interest described or referred to in Schedule A and the amount so paid shall be deemed a payment under this policy. The Company shall have the option to apply to the payment of any such mortgages any amount that otherwise would be payable hereunder to the insured owner of the estate or interest covered by this policy and the amount so paid shall be deemed a payment under this policy to said insured owner.

10. Apportionment
If the land described in Schedule A consists of two or more parcels which are not used as a single site, and a loss is established affecting one or more of said parcels but not all, the loss shall be computed and settled on a pro rata basis as if the amount of insurance under this policy was divided pro rata as to the value on Date of Policy of each separate parcel to the whole, exclusive of any improvements made subsequent to Date of Policy, unless a liability or value has otherwise been agreed upon as to each such parcel by the Company and the insured at the time of the issuance of this policy and shown by an express statement herein or by an endorsement attached hereto.

11. Subrogation upon Payment or Settlement
Whenever the Company shall have settled a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant. The Company shall be subrogated to and be entitled to all rights and remedies which such insured claimant would have had against any person or property in respect to such claim had this policy not been issued, and if requested by the Company, such insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect such right of subrogation and shall permit the Company to use the name of such insured claimant in any transaction or litigation involving such rights or remedies.
If the payment does not cover the loss of such insured claimant, the Company shall be subrogated to such rights and remedies in the proportion which said payment bears to the amount of said loss. If loss should result from any act of such insured claimant, such act shall not void this policy, but the Company, in that event, shall be required to pay only that part of any losses insured against hereunder which shall exceed the amount, if any, lost to the Company by reason of the impairment of the right of subrogation.

12. Liability Limited to this Policy
This instrument together with all endorsements and other instruments, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the title to the estate or interest covered hereby or any action asserting such claim, shall be restricted to the provisions and conditions and stipulations of this policy. No amendment of or endorsement to this policy can be made except by writing endorsed hereon or attached hereto signed by either the President, a Vice-President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

13. Notices, where Sent
All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the **number of this policy** and shall be addressed to its Home Office, Claims Department, 433 South Spring Street, P.O. Box 54730, Los Angeles, California 90054.

Policy of Title Insurance

Issued By
Valencia County Abstract
and Title Company
Frank E. Coplen, Manager
P.O. Box 145
Los Lunas, New Mexico 87031
505 865 9651

AGENT FOR PIONEER NATIONAL TITLE INSURANCE

PIONEER NATIONAL TITLE INSURANCE

A TICOR COMPANY

NEW MEXICO RECYCLING
P.O. BOX 854
ALBUQUERQUE, NEW MEXICO

We, certify that the materials received from Becker Bally, Belen, New Mexico, will be distroyed within three days after receiving.

Materials to be picked up on January 15, 1977.

Peter J. Van Havermaat
President

H1 6-1-6 Zinc

Shredding of Old Records

Board to destroy

Picked up 1-17-77

AXF

Albuquerque, N. Mex. Jan 21 1886

First National Bank

OF ALB QUERQUE.

Pay to Publisher of the Chieftain or order
Three 00/100 Dollars

$ 2.00/100 Felipe Chaves

Milton C. Johnson 70 Warren St. N.Y.

Xerox copies of checks owned by L. A. McCormick (Hanks)

$ 33.00/100

No.

Albuq Dec 31st 1885

Pay to the order of Whitney Co $

Value Received Thirty three 00/100 Dollars.

WITH EXCHANGE

To First National Bank Albuquerque

Felipe Chaves

note = spelling & not Z.

WHITNEY CO.

Pay to order of
First National Bank
Albuquerque
N. M.
Publish of the
Chieftain of
Socorro

per E. A. Doak

44979
Page #
Pic #

THE JIM FOLEYS

James Huston Foley was born on February 22, 1942 in Hobbs, New Mexico. He is the son of Marjorie Huston Foley and Benedict Wolfe Foley. His maternal grandparents were Leona Shipp Huston and Robert Harry Huston, who were pioneer ranchers in the Hobbs area. His paternal grandparents were Gertrude Adda Wolfe and James Benedict Foley.

Jim is a 1960 graduate of Hobbs High School, Hobbs, New Mexico, a 1967 graduate of Eastern New Mexico University, Portales, New Mexico and a 1975 graduate of the Southwestern Graduate School of Banking at SMU in Dallas, Texas.

On June 14, 1964 Jim married Mary Kay Weder in Highland, Illinois. She is the daughter of F. Louise Graham Weder and Erwin Henry Weder. Her maternal grandparents were Emmie Chandler Wells Graham and Robert Ray Graham. Her paternal grandparents were Marie Julia Brunner Weder and August Clarence Weder.

Mary Kay is a 1960 graduate of Highland High School, Highland, Illinois and a 1965 graduate of the University of New Mexico, Albuquerque, New Mexico. She taught in elementary schools in Albuquerque, Portales and Belen.

Jim and Mary Kay met while both were freshmen at the University of New Mexico. They lived in Albuquerque, Portales and following Jim's graduation in August, 1967, they moved to Belen. Jim then began his work with The First National Bank of Belen. He was promoted to president on January 1, 1981, becoming the fourth president since the bank's founding in 1903.

Jim and Mary Kay have two children. A son, James Huston Foley, II (Jamie) born on November 15, 1969 in Albuquerque, New Mexico and a daughter, Jennifer Louise Foley born on February 5, 1974 in Albuquerque, New Mexico.

Jim is a member of Sigma Alpha Epsilon Fraternity, Belen Chamber of Commerce (past board member), Rotary (past secretary, past treasurer, president [1980-1981], board member), First National Bank of Belen (Chairman of the Board of Directors), New Mexico Bankers Association, American Bankers Association, Easter Seal Society of New Mexico (Board of Directors) Presbyterian Church (former elder, past treasurer), Presbyterian Hospital Center Foundation (Board of Directors), New Mexico Amigos, and others. Jim is a former Eagle Scout, and upon coming to Belen in 1967, served as Boy Scout leader of Troop 110.

Jim, Mary Kay, Jamie and Jennifer make their home in Belen, New Mexico.

377

Mary Kay Foley
313 Chaparral Dr.
Belen, N.M.
864-7593

Enclosed:
3 photographs
and a
Note

Attention:
Marian Herlihy
Regarding Valencia Co.
History

The First National Bank of Belen

JAMES H. FOLEY
President and Chief Executive Officer



P.O. BOX 4
BELEN, NEW MEXICO 87002
BUSINESS PHONE: (505) 864-5761
FAX #: (505) 864-5705

July 27, 1993

Mr. Don Hethcoat
Box 1764
Clovis, NM 88101

Dear Don:

Thank you for the copy photograph of the 1914 building of the First National Bank of Belen. We appreciate your help in our effort to preserve our past and the history of our community.

Without the concern of citizens interested in guarding important legacies and traditions, every society would lose sight of its lore and beginnings.

Mr. Paul Carlson, who is working on cataloging our history collection, informs me that you have additional items of interest which would be important to other communities in our state. He will be glad to help you place whatever you wish to share in appropriate collections at museums or libraries. Please feel free to contact him at any time.

Again, thank you for your help.

Sincerely,

James H. Foley
President and CEO

JHF/sk/c900

pc: Paul Carlson



FIRST NATIONAL BANK. BELEN, NEW MEX.

Paul H. Carlson
2901 Euclid Ave. NE #22-B
Albuquerque, New Mexico 87106

(505) 255-6116

April 12, 1993

Mrs. Frances Durham
P. O. Box 369
Moriarty, New Mexico 87035

Dear Mrs. Durham:

I cannot thank you enough for your trust and generosity in loaning me your scrapbooks. They contain a wealth of valuable information for this history project and many happy memories for you.

I am, today, taking the books back to the First National Bank of Belen. Their courier will return them to the Moriarty branch where they will be held for you.

Please check the panel at the Moriarty branch to see what I've done with this information and these pictures, etc. sometime between June 19 and early September.

Again, thank you for your help and your willingness to let us use your books.

Sincerely,

Paul H. Carlson

BHHC 2-1-9-19

First National Bank of Belen

CATALOG SHEET - ART COLLECTION

CATALOG NUMBER ___ ___ ___ ___ • ___ ___ ___ • ___ ___ ___

Collection _____

Subject _____

_____

_____

Date of Acquisition _____ Date of Object _____

Artist _____

Media _____

Copyright Date _____

Copyright Holder _____

Edition _____

Purchase Price _____ Value _____

Condition _____

Size _____

Frame _____

Description _____

_____

_____

_____

_____

First National Bank of Belen

Instructions for Cataloging Art Collection Acquisitions

Catalog Number
The first four digits are the year of acquisition. Next field is collection number. Last field is item number.

Collection
The name of the collection with which this item was acquired, if acquired as a collection.

Subject
Brief description of subject of work.

Date of Acquisition
Date object acquired

Date of Object
Date of orogin of object.

Artist
Self explanatory.

Media
Oil, watercolor, sculpture, lithograph, print, etc.

Copyright Date
Record copyright date of copyrighted items. Useful for quickly determining if the item is someway restricted in use.

Copyright Holder
Whether copyright is retained by the artist or belongs to holder of object.

Edition
If casting, lithograph or print, number of artifact and number of total edition run. (Ex: 20/100)

Purchase Price
Actual amount paid for art work.

Value

Current market price or appraisal of art work.

Condition

Brief report on the condition of the item.

Size

Accurately measure and record dimensions of object.

Frame

Whether framed by artist and, if not, by whom and cost.

Description

Describe the item in detail.

First National Bank of Belen

CATALOG SHEET - HISTORY COLLECTION

CATALOG NUMBER ___ ___ ___ ___•___ ___ ___•___ ___ ___

Collection_____

Type of Object_____

Subject_____

_____

_____

Date of Acquisition_____ Date of Object_____

Copyright Date_____

Author/Photographer/Manufacturer_____

Value or appraisal_____

Donor_____

Condition_____

Size_____

Description_____

_____

_____

_____

_____

_____

_____

First National Bank of Belen

Instructions for Cataloging History Collection Acquisitions

Catalog Number

The first four digits are the year of acquisition. Next field is collection number. Last field is item number.

Collection

The name of the collection with which this item was acquired

Type of Object

Whether the object is ephemeral, book, history object, manufactured item, etc.

Subject

Brief description of contents of a letter, if the item is a calendar include year, if history object, describe utility.

Date of Acquisition

Date object acquired.

Date of Object

Date of origin of object.

Copyright Date

Record copyright date of copyrighted items. Useful for quickly determining if the item is someway restricted in use.

Author/Photographer/Manufacturer

Self explanatory.

Value or appraisal

Amount paid for this item or appraised value.

Donor

If donated item, record name of donor. May also be used for collection name.

Condition

Brief report on the condition of the item.

Size

Accurately measure and record dimensions of object.

Description

Describe the item in detail.

Sample catalog sheets from
Museums used & compile
sheets for First National Bank of
Belen catalogs for Art and
History

CATALOG SHEET -

CATALOG NUMBER: -- -- -- -- ° -- -- -- ° -- -- --

COLLECTION:

SUBJECT: _____

_____

_____

_____

_____

LOCALE: _____

CIRCA CODE: (OR BLANK IF DATE IS KNOWN)

DATE:

COPYRIGHT DATE:

PHOTOGRAPHER/ARTIST: _____

CONDITION CODES:

SIZE:

MEDIA:

COPY CODE: N P

DESCRIPTION: _____

_____

_____

_____

_____

_____

_____

The Albuquerque Museum
CONFIDENTIAL
For Museum Use Only

WORK FOR CONSIDERATION

_____ Recommend acquisition

_____ Recommend continued consideration

_____ Recommend against acquisition

ARTIST (OR CULTURE) _____

DOB/PLACE _____ NATIONALITY _____

TITLE _____ DATE _____

MEDIUM _____

SIZE _____

DONOR/VENDOR _____

CREDIT LINE _____

ADDRESS _____

_____ PHONE _____

PRICE _____ MUSEUM DISCOUNT _____

WORK OF ART IS:

_____ GIFT _____ OTHER: _____

_____ PURCHASE, FUNDING: _____

_____

CURATOR _____ DATE _____

IL# _____ ACC# _____

Date: _____

ACQUISITION APPROVAL FORM

Object name & physical description:
Artist:
Age:
Provenance:
Importance to Collection:
Cost:
Source: [specify address, phone & tax ID number]
Comments:

Approval:

_____ _____

Ellen Landis, Curator of Art James Moore, Director

DOCUMENTATION OF INCOMING OBJECTS

Date Received _____

Purpose:

_____Gift Approval

_____Purchase

_____Long Term Loan

_____Other

DONOR/SOURCE: _____

Address: _____

_____

Recommended by: _____

Anticipated Use of Object

_____Permanent Collection

_____Ephemeral File

_____Prop

_____Long Term Loan (describe condition):_____

_____

_____

Provisos :_____

_____

Object Name:_____Colloquial Name:_____

Cultural Affiliation:_____

Title Name:_____

Date and/or Period Style:_____

Last Patent Date:_____

Media:_____

Technique:_____Handmade _____Machine Made _____Other

Artist/Manufacturer:_____

Artist Dates:_____

Provenance:_____

Collection History:_____

_____

_____

Purchase Price:_____

Appraiser:_____

Value:_____ Date_____

Identified By:_____

Condition: _____Stable _____Unstable

Recommendation for treatment:_____

_____

_____

Comments:_____

_____

Notification:___History ___Art ___Collections ___Administration

Director's Approval_____Date_____

Note: Please complete this form within three days of artifact arrival.

BHHC 2-1-9-20



New corporate headquarters and main office branch to open in early 1988

- Fees
- Services
- Locations
- Hours



First National Bank of Belen

Post Office Box 4 Belen, New Mexico 87002

Established 1903

FDIC

A FULL SERVICE BANK

First National Bank of Belen

Profile

What was to become First National Bank of Belen began before the turn of the century as a service offered by merchant John Becker as a convenience to his customers: the safekeeping of funds in his store safe.

Becker opened his store in 1877 and it soon expanded to include the U.S. Post Office and a forage agency, when New Mexico was still a territory. Business was promising, so he and a group of associates from New Mexico and El Paso, Texas, applied to the U.S. Comptroller of the Currency for a national bank charter.

The charter was granted Jan. 28, 1903, received in Belen the following month and the bank opened for business March 18, 1903—in a small wire cage at the rear of the John Becker Store, with capital of $25,000 and a surplus of $2,500. Thirty-eight depositors opened accounts that first day of business, putting $5,365.65 into the new bank.

The bank was moved Jan. 4, 1904 to its first exclusive home as First National Bank of Belen, a building north of the store. Bank officials authorized a new building in 1907, but general economic conditions delayed construction for several years. The $10,000 building was completed in 1914 and the bank showed it off to the community with a grand opening in April of that year.

The bank occupied another interim building before moving into its current home in April 1961. A new $5 million, four-story, 45,000-square-foot building is under construction now and is expected to be occupied in early 1988.

Like all U.S. banks, First National of Belen stopped transactions as part of the "bank holiday" ordered by President Roosevelt in March 1933. But the doors stayed open and all bank employees remained on duty during normal business hours to assure customers the bank was sound and no one would lose money. President L.C. Becker positioned the bank for a run by ordering a large amount of cash brought up from the Federal Reserve Bank in El Paso; but when the banks were allowed to reopen, only about a dozen depositors closed their accounts and the cash reserve was returned to El Paso.

In April 1961 First National of Belen opened its first branch, in Mountainair, moving a truckload of furniture and supplies into a rented building. The Los Lunas Branch opened in October 1961, a branch was opened in Moriarty in July 1964, the Bosque Farms Branch opened in April 1967 and the bank's fifth branch was opened in Rio Communities in March 1973.

The bank was held up once—in 1904—when two masked men robbed it of about $600 during a noon hour, fled to the south and were never captured.

First National Bank of Belen, the state's fifth largest independent commercial bank, is owned by a one-bank holding company, American Republic Bancshares, Inc. At the end of June 1986 assets stood at about $147 million and deposits totaled about $132 million.

During its 83-year history, First National of Belen has had only four presidents: John Becker, L.C. Becker, John C. Johnson and current president James H. Foley, 1986-87 president of the New Mexico Bankers Association.

Fee Schedul

Standard Checking Account

- $100 minimum balance to open
- Based on minimum daily balance during monthly statement cycle:

$500 or more	No service charge
$300-499.99	$1 and 10¢ per check
$100-299.99	$2 and 10¢ per check
Less than $100	$3 and 10¢ per check

- Insufficient funds — $7.50 each item
- Stop-payment order — $7.50 each item
- Check orders — Ask for current price list
- Dormant account—No activity for one year or longer, $1.50 per month
- Endorsement stamps—For commercial accounts, first endorsement stamp free; each additional stamp furnished at cost.
- Balancing statements—Free first time; second time or thereafter within a 12-month period, $15 per hour or $15 per statement, whichever is greater.

Standard Savings Account

- $100 minimum balance to open
- 5½% interest—compounded daily (effective yield: 5.61%)
- Based on minimum daily balance during quarterly statement cycle:

$100 or more	No service charge
Less than $100	$1 per quarter

- Activity—First three withdrawals per quarter are free; additional withdrawals, $1.50 each
- Dormant account—No activity for three years or longer, $1.50 per quarter

(Interest will be paid only if $1 or more has been earned at interest payment time. Interest will not be paid if less than $1 has been earned)

Note: For customers 62 or older, non-profit organizations or minors whose parents have First National Bank of Belen accounts, opening balance restrictions and maintenance fees on Standard Checking and Standard Saving accounts may not apply.

—Effective November 1, 1986

NOW Account

- $1,000 minimum balance to open
- Based on minimum daily balance during monthly statement cycle:

$1,000 or more	No service charge; 5¼% interest
$500-999.00	$5 service charge; 5¼% interest
Less than $500	$5 service charge; no interest

- Unlimited check-writing
- Dormant account—No activity for three years or longer, $1.50 per month

Super NOW Account

- $1,000 minimum balance to open
- Based on minimum daily balance during monthly statement cycle:

$1,000 or more	No service charge; variable-rate interest
Less than $1,000	$10 service charge; no interest

- Unlimited check-writing
- Dormant account—No activity for three years or longer, $1.50 per month

Money Market Account

- $1,000 minimum balance to open
- Based on minimum daily balance during monthly statement cycle:

$1,000 or more	No service charge; variable-rate interest
$500-999.99	$10 service charge; 5¼% interest
Less than $500	$10 service charge; no interest

- Unlimited withdrawals in person or by mail; no third-party checks, no pre-authorized transfers, no telephone transfers
- Dormant account—No activity for three years or longer, $1.50 per month

Safety Deposit Box

- $5 refundable key deposit
- $60 if box must be opened forcibly
- Approximate size (inches) and annual rate:

2x5	$ 7.50
3x5	10.00
5x5	12.50
3x10	17.50
5x10	25.00
5¾ x 10½	27.50
10x10	50.00

Miscellaneous

• Cashiers Checks	$1.50 each
• Money Orders	$1.25 each
• Drafts on correspondent banks	$2 each
• Photo copies	25¢ each
• Travelers cheques—American Express	1% of total face value

- Microfilm research—$10 per hour plus $1 charge per copy (minimum charge of $10)
- Check collections—For incoming and outgoing: a minimum charge of $5 plus handling (insurance plus postage) plus any and all fees charged by other financial institutions.
- Wire transfers:

  Outgoing— $10 within the United States; minimum of $25 for international

  Incoming— No charge to FNB/Belen customers; $5 for non-customers

- Night depository—$15 refundable bag and key deposit; no other service charge to FNB/Belen commercial customers

Fees subject to change without notice, as deemed necessary.



First National Bank of Belen offices

Automated Teller Machine Locations

Member BankMate Plus System LYNX Networks

Branch Locations and Hours

Belen 864-7401 100 South Main Street

Lobby	9 a.m.-3 p.m. Monday-Friday 4 p.m.-6 p.m. Friday
Walkup/Driveup	9 a.m.-6 p.m. Monday-Friday

Bosque Farms 869-2316 970 Bosque Farms Boulevard

Lobby	9 a.m.-3 p.m. Monday-Friday 4 p.m.-6 p.m. Friday
Driveup	7 a.m.-3 p.m. Monday-Friday 4 p.m.-6 p.m. Friday

Moriarty 832-4477 901 Highway 66, NW

Lobby/Driveup	9 a.m.-2 p.m. Monday-Friday 3:30 p.m.-6 p.m. Friday

Los Lunas 865-9618 Main and Carson

Lobby	9 a.m.-3 p.m. Monday-Friday 4 p.m.-6 p.m. Friday
Driveup	9 a.m.-6 p.m. Monday-Friday

Mountainair 847-2350 314 Broadway

Lobby	9 a.m.-2 p.m. Monday-Friday 3:30 p.m.-6 p.m. Friday

Tierra del Sol 864-7401 394 Rio Communities Boulevard

Lobby/Driveup	9 a.m.-3 p.m. Monday-Friday 4 p.m.-6 p.m. Friday



First National Bank of Belen

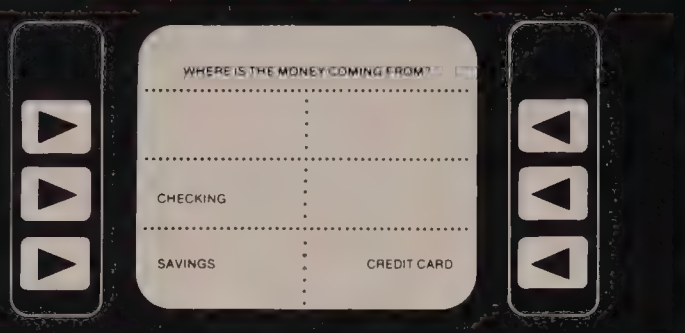
Member FDIC
Offices in Bosque Farms, Los Lunas, Mountainair, Moriarty, and Tierra del Sol

80 Years of Quality Banking

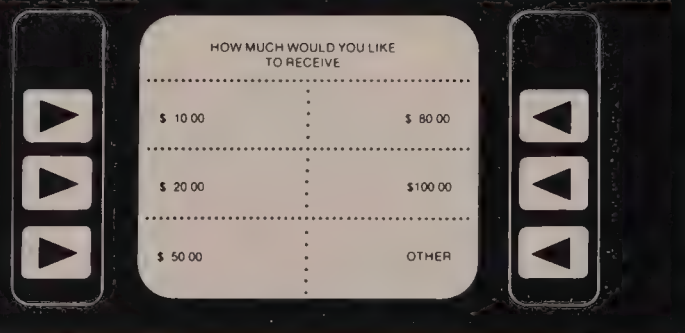


Then follow the screen messages to...

WITHDRAW CASH



Press a selection key to indicate which account you want to access.

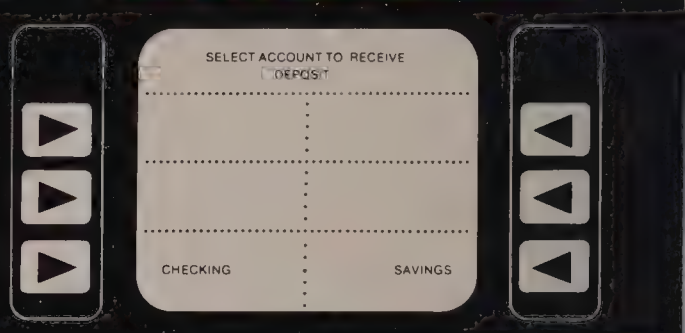


When the screen message changes, press the selection key beside the amount you wish to withdraw.

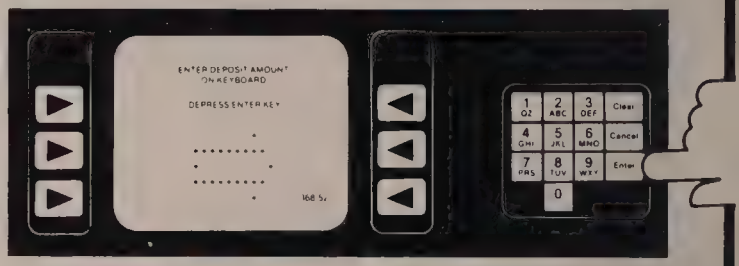


After indicating to the terminal whether you want to select another transaction, take your cash.

MAKE DEPOSITS



Press a selection key to indicate the deposit account.

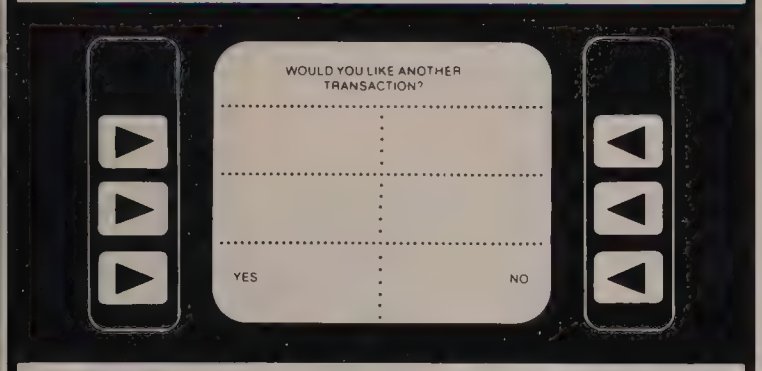


Index the deposit amount on the alphanumeric keyboard. Check the amount displayed on the screen and, if correct, press the ENTER key.

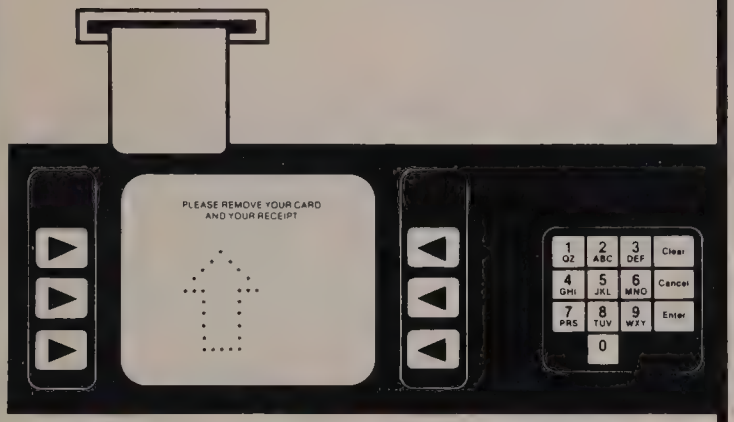


Fill in the necessary information on your deposit envelope, seal it, and insert in the deposit slot.

END THE TRANSACTION SESSION



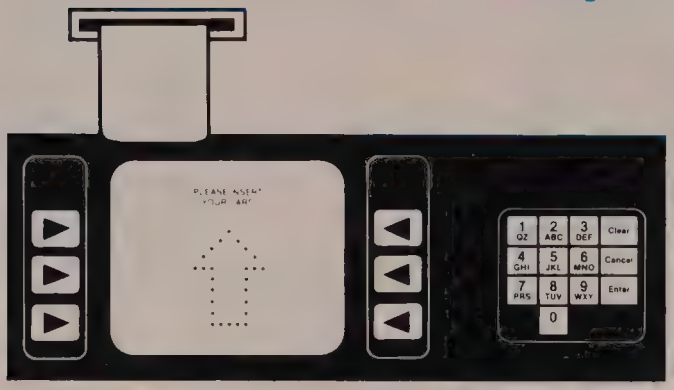
Press the selection key beside NO when the screen asks if you want to select another transaction.



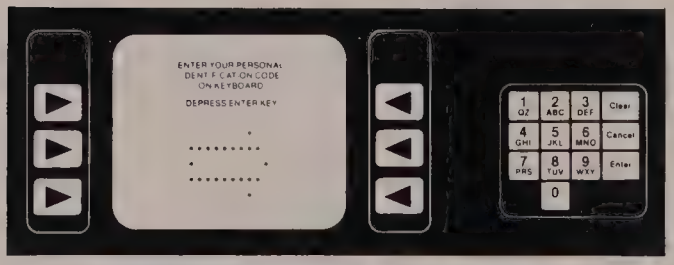
Take your card and receipt. . .and the transaction is completed.

- You can also transfer funds
- Request balance information from your other accounts
- Even make payments

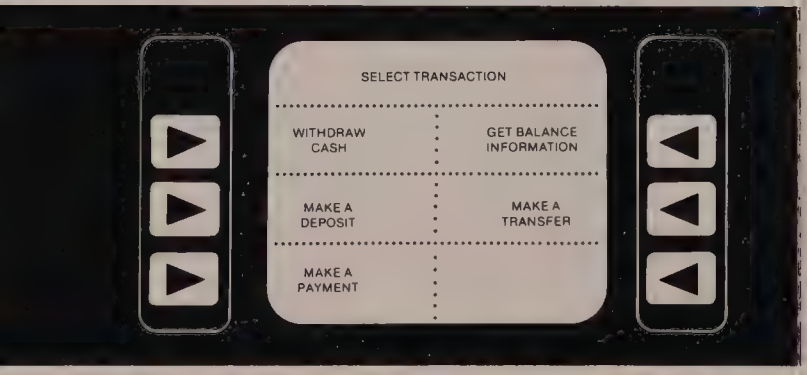
3 easy steps access your accounts 24 hours a day...



Insert Your Plastic Card in the slot. Be sure to turn the black stripe down and to the right.



Enter Your Personal Identification Code on the alphanumeric keyboard. The message screen tells you when.



Press One of the Selection Keys from a menu of available transactions.

First National Bank Of Belen Introduces The 24 Hour Teller

Banking at your convenience
• 24 hours a day •
• 7 days a week •

Our automated teller machines are a true friend — they allow you to do your banking before, during, or after banking hours. Now you can bank whenever you like.

Watch for our Grand Opening. And plan to visit one of our First National Bank of Belen automated teller machines at these locations:

Main Office
100 S Main
Belen

Los Lunas Branch
Carson & Main

Bosque Farms Branch
Hwy 47

Our personnel will be happy to demonstrate our 24 hour tellers anytime during regular banking hours.

For more information, call 864-7401.



First National Bank of Belen

Member FDIC

Offices in Bosque Farms, Los Lunas, Mountainair, Moriarty, and Tierra del Sol

80 Years of Quality Banking

BankMate

Plus System

BHHC 2-1-9-21

1993
Community Leadership Dinner



Honoring,
James H. Foley
President & CEO
First National Bank of Belen

The Easter Seal Society of New Mexico has been serving physically challenged children and adults since 1941. Easter Seal programs offer physically and mentally challenged children and adults the opportunity to experience independence and social fulfillment.

Last year the Easter Seal Society of New Mexico served over 5,000 people; providing support, transportation, respite, recreation and education through a variety of programs and services.

1993 Community Leadership Dinner Committee

Norm Corzine
Merrill Lynch
Chairman

John Anderson
N.M. Bankers Assoc./
John Anderson, P.A.

Leroy Baca
Baca Auto Sales

Noel Behne
First National Bank

Brenda Bingham

Gary Blakeley
Management Consultant

Scott Blymm
United N.M. Bank, N.A.

Al Broad
Consultant

Gig Brummell
Dean Witter

Don Brunton
Investments

Bill Burgett
Burgett Law Office/
Easter Seal Society BOD

Vic Carlin
Moses, Dunn, Espinosa,
Farmer, & Tuthill, P.C.

Paul Carlson
Alb. Historical Society

John Carter
First Natl Bank of Belen

Mrs. Tibo Chavez

Robert Clark
Bracewell & Patterson

Dr. Simeon Cook

Dr. Alice Cushing

Robert Davey
VIA/First Natl Bank of
Belen, BOD

"Smokey" Sanchez-Davis

Bill Dolan
First State Bank

Ken Downes
McClaugherty, Silver &
Downes

Thomas Dunn
Moses, Dunn, Espinosa,
Farmer & Tuthill, P.C.

The Honorable Mack Easley

Terry Farmer
Moses, Dunn, Espinosa,
Farmer & Tuthill, P.C.

C. Hugh Formhals
Rare Art Dealer & Appr.

David Glass
U.S. West

Linda Glass
First Natl Bank of Belen

Lynda Grasty

Donna Hankinson
Alb. Museum Foundation

John Headrick
First National Bank Alb.

MaryAnn Howard
Weststar Escrow/Mortgage

Sy Jackson, Jr.

Joe Johnson
Kemp, Smith, Duncan &
Hammond, P.C.

H. Barton Jones
1st Natl Bank of Tucumcari

Joe Justice
Business Credit of America

Mike Keleher
Keleher & MacLeod, P.A.

Howard Kercheval
Department of Energy

Rosie Kercheval
Belen Health Care

M/M Cortez Kibble

Jim Kimbrough
Independent Appraiser

John Lovell
Lovell & Associates

Linda McCormick
American Receivables

Howard Mock
Jaynes Corporation

Mr/Mrs. Robert O. Moore
Moore Organization

Edward T. O'Leary
First Natl Bank in Alb.

Concha Ortiz y Pino de
Kleven
Community Volunteer

Don Padgett
Sunwest Bank, N.A.

Sosimo Padilla
Westland Developmt Co Inc

Gary Pierson
CPA/Management Consult.

John Porter
John T. Porter, P.A.

Charley Smith
Watson Trucking & Supply

W.C. (Bill) Stein
Retired Bank Executive

Bob Stephenson
Engineer

Tony Strati
KPMG Peat Marwick

Gayle Sumner
Occupational Health Care
of New Mexico

Boni Tabet
Tabet Realty

Eloisa Tabet
First Natl Bank of Belen

R.E. Thompson
Modrall, Sperling, Roehl,
Harris & Sisk, P.A.

Jeff Trembly
Trembly Jewelers

Larry Willard
United NM Financial Corp.

Ron Wiser
First Natl Bank of Belen

Ralph Youngberg
Ralph Youngberg, C.P.A.

Karen Zamora
First Natl Bank of Belen

Community Leadership Award

The Community Leadership Award recognizes and honors the philanthropic contributions of an individual whose generosity and commitment have had a positive and visible impact on the people of the state of New Mexico.

1993 Community Leadership Honoree



James H. Foley
President & CEO, First National Bank of Belen

James H. Foley, President and CEO of the First National Bank of Belen, is a tireless and committed community volunteer. Both personally and professionally Mr. Foley has been an example and a leader in his volunteer work and financial support of charitable and educational organizations throughout the state of New Mexico.

In addition to his eight years as a director for the Easter Seal Society of New Mexico, where he also served as finance committee chairman, Mr. Foley has lent his support to numerous other organizations throughout the state Mr. Foley has served as a Director and past President of the New Mexico Bankers Association, past Director of the Independent Community Bankers Association of New Mexico, Director of the New Mexico Business Development Corporation, member of the New Mexico Amigos, Director past President of the Belen Rotary Club and recepient of the Paul Harris Fellow Award, Director and past President of the Belen Chamber of Commerce, Director of the New Mexico Museum Foundation, Director of the Farm and Ranch Heritage Museum, Director and Vice Chairman of the Western States School of Banking, Eagle Scout, Member-At-Large of the Greater Southwest Council, Boy Scouts of America, Director of the Belen Performing Arts Board, member and sponsor of Ducks Unlimited, and member of the Belen Game Protective Association.

Mr. Foley is committed to providing educational opportunities to people throughout New Mexico and has worked to this end in his professional capacity as well as in his personal life. Both Jim and his wife Mary Kay have been generous supporters of various educational institutions and youth development programs including the New Mexico Military Institute and the Boys and Girls Ranch of New Mexico.

As a native of Hobbs, New Mexico, born to a pioneer ranching family, Mr. Foley has developed a great appreciation for the cultural diversity of the Southwest. He has worked to promote the sharing of cultural events, and the preservation of the tradition and history of the many cultures that are a part of New Mexico. Mr. Foley is an enthusiastic supporter of western art and has made significant contributions to the development and growing popularity of this artistic movement.

Mr. Foley is a graduate of Hobbs High School, Eastern New Mexico University and the Southwest Graduate School of Banking at SMU. He has served as President and CEO of the First National Bank of Belen since 1981 and as President, CEO and Chairman of the Board of American Republic Bancshares, Inc. since 1984.

Jim and Mary Kay are 30 year residents of Belen and have two children, Jennifer and Jamie.

This evening was made possible through the generosity and support of many individuals and businesses throughout New Mexico. Your contributions help The Easter Seal Society of New Mexico give everyone the power to overcome...

Special thanks to these companies and individuals who purchased tables for the Community Leadership Dinner

AMREP Southwest
Brenda Landrum Bingham
First National Bank in Albuquerque
First National Bank of Belen
First State Bank
Howard Kercheval
KMPG Peat Marwick
Keleher & MacLeod, P.A.
Moses, Dunn, Espinosa, Farmer & Tuthill, P.C.
Sunwest Bank, N.A.
United New Mexico Bank, N.A.

Many thanks to the following companies for their assistance in making this evening possible.

Anderson Vineyards
Belen Print Shop
Former Governor Garrey Carruthers
Copier Specialists
Del Norte High School Honor Society
Felicity Flowers & Gifts
Hyatt Regency, Albuquerque
Tony Lynn, KRST Radio
Merrill Lynch
Toshiba North America
Wolf Images

Our grateful appreciation to the following individuals who generously contributed to the success of this evening but were unable to attend:

Mr. & Mrs. W. T. Stone
Ms. Nedra Mattucci/Fenn Galleries
Mr. & Mrs. John Keller
Mr. & Mrs. Harold Cree
Mr. G. B. Cree
Mr. Dan Hardisty
Mr. Michael Walker
Dr. and Mrs. Robert Reidy
Mr. Samuel Spencer
Mrs. Frnaces Durham
Mr. & Mrs. J.T. Turner
Mr. & Mrs. Dale Pew
Mr. James Clark
Mr. Pete Cook
Mr. Kent Carruthers
Dr. Dennis Ready, M.D.
Mr. Steven Moise
Dr. Donald Leach, O.D.
Mr. Benjamin Montoya
Mr. Charles Wellborn
Mr. & Mrs. Fiorello Casale
Ms. Dona Abbott
Mr. & Mrs. Edward D. Gabaldon
Mr. W. David Sivage

BHC 24-7-22

JOHN BECKER,

№ 12207



BELEN, N.M., May 23 1906

Pay to the order of

The Bulletin Publishing Co

Forty-five no/100 $ 45 no/100 Dollars

To THE FIRST NATIONAL BANK OF BELEN,
BELEN, NEW MEXICO.

J L Becker

Gast Bank Note Co St Louis.

Albuquerque Morning Journal



ANY BANK, BANKER OR TRUST CO.,
OR ORDER,
(All Prior ... Guaranteed)
FIRST NATIONAL BANK,
OF ALBUQUERQUE, N. M.
M. W. FLOURNOY, Vice Pres.

THE BANK ALMANAC

19 

60

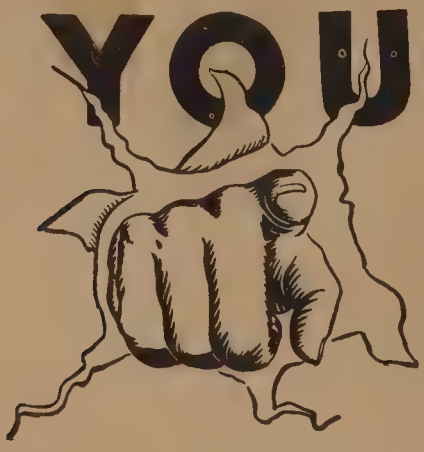
THE FIRST NATIONAL BANK OF BELEN

BELEN, NEW MEXICO

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

BHHC 317.43

OUR BANK
IS FOR



A Few of the Things We Can Do for You

Keep your money safe yet available to you.
Pay money as you direct in issuing checks.
Collect checks, drafts, coupons, etc., for you.
Lend to you consistently with your credit.
Advise with you about matters of business.
Serve as your reference in business deals.

Your Account Here also Can Help You

—to save your money

—to prepare yourself to meet emergencies

—to be ready to grasp opportunities

—to get ahead during your productive years

—to have good credit

—to stand well among your fellow citizens

USE OUR BANK TO YOUR ADVANTAGE

IT IS FOR YOU

THE

BANK ALMANAC

1960



Calendar and Astronomical Information
Timely Talks on Banking Topics

THE
BANK ALMANAC

suggests various ways in which our services can be helpful to you. May it often remind you of a bank where you are welcome and YOUR BUSINESS is very much appreciated.

KEEP FOR REFERENCE

USEFUL ALL YEAR

COPYRIGHT 1959 BY THE SHIELD PRESS, INDIANAPOLIS



NOT HOW MUCH
do you deposit once-in-a-while, but
HOW REGULARLY
do you add to your savings account?

That's what counts in building reserve funds.

WE CAN DO THE JOB

Our bank is well organized, equipped, and qualified in every way to do its full part in the furtherance of the economic interests of our community. We are conversant with local conditions, values, and developments, and we are ready to render any service rightly expectable of a good bank.

Whatever the requirement of any customer, within the framework of sound banking, we are big enough to do the job; if not, we have access to greater resources. Yet our bank is not too big nor too busy to give ample attention to humble accounts and small transactions. Our depositors are protected and appreciated.

OUR SERVICES

Some of the ways a bank helps the people of its community are:

—by safeguarding funds of its depositors;

—by enabling them to make payments with checks, drafts, or money orders;

—by collecting the proceeds of various negotiable instruments;

—by supplying the temporary credit needs of qualified borrowers;

—by keeping its locality well supplied with paper currency and coin;

—by sustaining connections with the financial machinery of the country;

—by earning reasonable returns on the investment of its stockholders.



ACCOUNTS INVITED

If you are not yet enjoying the benefits and advantages afforded by a connection with our bank, we offer you a cordial invitation to open an account and to become identified with us as a depositor. You are also warmly welcome to start an account for your son or daughter or any other member of your family. If you prefer, you can have a two-name or joint-survivorship account with another person.

INDEX OF POWER

The power a man puts into his saving is a fair index of his power in everything he undertakes, the will to save goes hand in hand with the will to work, to progress, and to succeed. Saved funds tend to free the owner from deep anxiety about his future and such liberation, in turn, enhances his ability to work effectively. So, as he saves from his pay, he is likely to find his pay increasing in amount. Try this plan and we believe you will be pleased.

Plan to save; stick to your plan.

MISTAKEN PRECAUTION

In asking for a new check book at her bank, one lady explained:

"I've lost the book you gave me the other day, but it doesn't matter. I took the precaution of signing all the checks as soon as I got the book, so, of course, it won't be of any use to anyone else."

Make Your Future Bright and Gay. Put by Part of each Week's Pay!

1960 January 1960

1st Month — 31 Days

January is named after Janus, the God of Beginnings and was made the first Month of the Roman Year 251 B. C.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.Q.	5 1 53 A	5 0 53 A	5 11 53 A	5 10 53 M
F.M.	13 6 51 A	13 5 51 A	13 4 51 A	13 3 51 A
L.Q.	21 10 01 M	21 9 01 M	21 8 01 M	21 7 01 M
N.M.	28 1 16 M	28 0 16 M	27 11 16 A	27 10 16 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	SUN SLOW M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Fr	*New Year's Day*, (Circum.)	♒	7 30	4 36	8 26	3	7 25	4 42	8 29	7 2	5 5	8 38
2	Sa	Port Arthur surrendered, 1905	♓	7 30	4 37	9 33	4	7 25	4 42	9 34	7 2	5 5	9 42
1. 2nd Sunday after Christmas Matt. 2				**Day's length 9h. 8m.**				**9h. 18m.**			**10h. 4m.**		
3	Su	*Holy Name of Jesus* ⊕ in Perihelion	♓	7 30	4 38	10 37	4	7 25	4 43	10 38	7 2	5 6	10 41
4	Mo	Pres. Wilson vis. Pope, '19 ☾ in ♉	♓	7 30	4 39	11 40	5	7 25	4 44	11 40	7 3	5 7	11 39
5	Tu	5. Killer Fog in London, (1000d),	♈	7 30	4 40	morn	5	7 25	4 45	morn	7 3	5 8	morn
6	We	*Epiphany* [1956]	♈	7 30	4 41	12 41	6	7 25	4 46	12 40	7 3	5 8	12 35
7	Th	Phone-Radio N. Y. to London, 1927	♉	7 30	4 42	1 39	6	7 25	4 47	1 37	7 3	5 9	1 29
8	Fr	Accidental Korean bombing (16d), '53	♉	7 30	4 43	2 37	7	7 25	4 48	2 33	7 3	5 10	2 22
9	Sa	☿ in Aphelion	♉	7 30	4 44	3 33	7	7 25	4 49	3 29	7 3	5 11	3 15
2. 1st Sunday after Epiphany Luke 2				**Day's length 9h. 15m.**				**9h. 25m.**			**10h. 8m.**		
10	Su	*Feast of the Holy Family*, ☌☿♄, ☾ in Ap.	♊	7 30	4 45	4 26	7	7 25	4 50	4 22	7 3	5 11	4 6
11	Mo	Invasion of Costa Rico, 1955 ♋	♊	7 29	4 46	5 18	8	7 25	4 51	5 14	7 3	5 12	4 56
12	Tu	Jack London, auth. b., 1876	♋	7 29	4 47	6 07	8	7 25	4 52	6 02	7 3	5 13	5 43
13	We	*13.* China Civil War end., 1946	♋	7 29	4 48	rises	9	7 24	4 53	rises	7 3	5 14	rises
14	Th	1st U. S. Constitution written, 1639	♋	7 28	4 49	5 54	9	7 24	4 54	5 57	7 2	5 15	6 13
15	Fr	U. S. Communist leaders on trial, 1949	♌	7 28	4 50	6 54	9	7 24	4 55	6 55	7 2	5 16	7 9
16	Sa	☌ ☊ ☾	♌	7 27	4 51	7 53	10	7 23	4 56	7 55	7 2	5 17	8 5
3. 2nd Sunday after Epiphany Mark 1				**Day's length 9h. 26m.**				**9h. 34m.**			**10h. 16m.**		
17	Su	China Reds reject cease-fire offer, '51	♍	7 27	4 53	8 54	10	7 23	4 57	8 55	7 2	5 18	9 2
18	Mo	League of Nations org., 1920 ☾ in ♌	♍	7 27	4 54	9 57	10	7 23	4 58	9 58	7 2	5 19	9 59
19	Tu	*Lee's Birthday*	♎	7 26	4 55	11 1	11	7 22	4 59	11 1	7 1	5 20	10 58
20	We	Brit. King George V died, 1936	♎	7 26	4 57	morn	11	7 22	5 1	morn	7 1	5 21	11 59
21	Th	*21.* ☌☿♅ (close), ☌♆☾	♎	7 25	4 58	12 07	11	7 21	5 2	12 6	7 0	5 22	morn
22	Fr	1st U. S. National Election, 1789	♏	7 24	4 59	1 14	12	7 20	5 3	1 11	7 0	5 23	1 2
23	Sa	Civil War in Rumania (5500 d.), 1941	♏	7 24	5 0	2 23	12	7 20	5 4	2 20	7 0	5 23	2 6
4. 3rd Sunday after Epiphany John 2				**Day's length 9h. 38m.**				**9h. 46m.**			**10h. 24m.**		
24	Su	Great Earthquake in Chile, 1939	♐	7 23	5 1	3 31	12	7 19	5 5	3 27	7 0	5 24	3 10
25	Mo	☌♅☾, ☌☿☾ ♒	♐	7 22	5 2	4 36	12	7 19	5 6	4 31	6 59	5 25	4 13
26	Tu	Sup. ☌☿☉, ☌♁☾, ☌♄☾, ☾ in Perigee	♑	7 21	5 4	5 37	13	7 18	5 8	5 32	6 59	5 26	5 13
27	We	Niagara Falls Bridge des., '35	♑	7 20	5 5	6 31	13	7 17	5 9	6 27	6 58	5 27	6 10
28	Th	*28.* 1st Gas Street Light, 1807	♒	7 20	5 7	sets	13	7 15	5 11	sets	6 58	5 28	sets
29	Fr	*McKinley's Birthday*	♒	7 19	5 8	7 10	13	7 15	5 12	7 12	6 57	5 29	7 21
30	Sa	☿ Great. Hel. Lat. S.	♓	7 18	5 9	8 18	13	7 14	5 13	8 18	6 57	5 30	8 24
5. 4th Sunday after Epiphany Matt. 8				**Day's length 9h. 53m.**				**10h. 1m.**			**10h. 35m.**		
31	Su	☌♂♄ (close) ☽ in ♉	♓	7 17	5 10	9 22	13	7 13	5 14	9 23	6 56	5 31	9 24

WEATHER FORECAST FOR JANUARY

1st to 3rd—Snow storms in New England. Pleasant on the Pacific coast. Clear and cold in the Mississippi valley and on the western plains.

4th to 7th—Unsettled in the Ohio valley, clearing slowly in the Atlantic states, milder in the Gulf states. Squalls in the Rockies and over the plains.

8th to 11th—Unsettled in the Mississippi valley and westward over the plains, stormy in the northwest. Fair and cold in the upper Atlantic states, frosts in the southeast.

12th to 15th—Showers in California and slowly clearing in the northwest. Considerable snow in central states and over into New England, stormy in southeastern states.

16th to 19th—Mostly fair on the southern plains. Much colder in the eastern sections becoming unsettled. Snow squalls in the northern Rockies and on the upper Pacific slope.

20th to 23rd—Pleasant in the Ohio River valley and eastward along the Atlantic coast, warmer in the south. Mostly fair in the west becoming overcast and threatening.

24th to 27th—Squally winds in the south. Violent storms in the Rockies and over the plains. Squalls along the Great Lakes through the Atlantic states.

28th to 31st—Fair and cold over the western plains through the western Rockies becoming unsettled. Slowly clearing in the Mississippi river valley, east to the Atlantic.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on January 2, 3, 4, 7, 8, 9, 12, 13, 14, 19, 20, 21, 22, 23, 26, 27, 30, 31.

Do not plant on January 1, 5, 6, 10, 11, 15, 16, 17, 18, 24, 25, 28, 29.

ROADS THAT RUN IN OPPOSITE DIRECTIONS

SPENDTHRIFT ROAD	THRIFTSAVE ROAD
"This is on me."	"What's the price of this?"
"One more of the same."	"One will do."
"Lend me five, will you?"	"The walk will do me good."
"Charge this."	"No, thank you."
"It's only money."	"I can't afford that."
"Where do we go from here?"	"Give me your best price."
"Let's have another round."	"I'll carry this."
"You can go home *any* time."	"I promised my wife."
"Your money's no good."	"I need the money."
"It's mere chicken feed."	"Let me pay my share."
"The sky's the limit."	"I can get along without this."
"I'm paying for this."	"I'll get it as I need it."
"Don't be a piker."	"Is it worth seeing?"
"Live rich; don't die rich."	"A dollar's as good in my pocket."
"More where this came from."	"This is what I got for my money."

SAVE IN OUR BANK

As money is the measure of wealth, the practice of thrift becomes definite and tangible in the saving of money. As a bank is organized, equipped, and operated to provide safety for money, and also offers the finest facilities for convenient saving, when people think of thrift and saving they are naturally inclined to think of depositing regularly in a bank account.

Putting it off never puts it over.

CONSTRUCTIVE

The bank betters the business interests, aids in attracting and upbuilding industry and trade, conserves and increases wealth, and contributes to the advancement of the community.

Banked dollars promote prosperity.

FREE TO CONFER

You can discuss business matters at our bank with assurance that we are sincerely interested in your affairs, your security, your progress, and your success. Quite possibly we can offer you some good suggestions and advice. We will respect your confidence.

COMMUNITY CASH

We endeavor to anticipate our depositors' usual and seasonal needs of currency in different denominations so as to supply bills and coins required for payrolls and change.

FUND COLLECTIONS

We collect checks, drafts, notes, coupons, etc., for our depositors and credit the proceeds to their accounts or notify them if payment is not obtainable.



The only money you really make is the money you SAVE, not the money you spend.

How much did you make last year?
How much will you make this year?



1960 February 1960

2nd Month — 29 Days

February is named after the Festival Februalia and was assigned by Numa to follow January and was made the second Month of the Roman Year.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.Q.	4 9 27 M	4 8 27 M	4 7 27 M	4 6 27 M
F.M.	12 0 24 A	12 11 24 M	12 10 24 M	12 9 24 M
L.Q.	19 6 48 A	19 5 48 A	19 4 48 A	19 3 48 A
N.M.	26 1 24 A	26 0 24 A	26 11 24 M	26 10 24 M

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

SUN SLOW

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Mo	Boone captured by Indians, 1775	♈	7 16	5 12	10 26	14	7 12	5 16	10 26	6 56	5 32	10 22
2	Tu	*Purification (Candl's).* Ground Hog Day	♈	7 15	5 13	11 28	14	7 11	5 17	11 26	6 55	5 33	11 19
3	We	U. S. Mail Embargo, 1951	♉	7 14	5 14	morn	14	7 10	5 18	morn	6 55	5 34	morn
4	Th	*4.* Washington Elected, 1789	♉	7 13	5 15	12 26	14	7 9	5 19	12 24	6 54	5 35	12 14
5	Fr	Severe Earthquake in Mexico, 1954	♉	7 12	5 17	1 23	14	7 8	5 20	1 20	6 53	5 36	1 7
6	Sa	Princess Elizabeth made Queen, 1952	♊	7 11	5 18	2 18	14	7 7	5 22	2 14	6 52	5 36	1 58
6.		**5th Sunday after Epiphany** **Matt. 13** **Day's length 10h. 11m.**							**10h. 17m.**			**10h. 46m.**	
7	Su	☌ ☿ ♄ (close), ☾ in apogee	♊	7 9	5 20	3 10	14	7 6	5 23	3 6	6 51	5 37	2 49
8	Mo	☿ ♁ ☉	♋	7 8	5 21	4 1	14	7 5	5 24	3 56	6 50	5 38	3 38
9	Tu	U. S. Weather Bureau Estab., 1870	♋	7 7	5 22	4 48	14	7 4	5 25	4 43	6 49	5 39	4 25
10	We	♆ stationary	♋	7 6	5 24	5 30	14	7 3	5 27	5 26	6 48	5 40	5 9
11	Th	Eisenhower Allied Chief, 1943	♌	7 5	5 25	6 10	14	7 2	5 28	6 7	6 48	5 41	5 51
12	Fr	*12. Lincoln's Birthday,* ☌ ♁ ☾	♌	7 3	5 26	rises	14	7 0	5 29	rises	6 47	5 42	rises
13	Sa	Atlantic Port Strike, 1957	♍	7 2	5 27	6 46	14	6 59	5 30	6 47	6 47	5 43	6 54
7.		**Septuagesima Sunday** **Matt. 20** **Day's length 10h. 28m.**							**10h. 33m.**			**10h. 58m.**	
14	Su	*St. Valentine's Day,* ☾ in ♌	♍	7 1	5 29	7 50	14	6 58	5 31	7 51	6 46	5 44	7 53
15	Mo	Winter Storms in Europe (633d), 1956	♍	6 59	5 30	8 54	14	6 57	5 32	8 54	6 45	5 45	8 53
16	Tu	☌ ☿ ♂ (close)	♎	6 58	5 32	10 0	14	6 55	5 34	9 59	6 44	5 46	9 54
17	We	Calif Plane Crash (30 Marines d.), '56	♎	6 56	5 33	11 6	14	6 54	5 35	11 04	6 43	5 46	10 54
18	Th	☌ ♆ ☾ (close), ☿ in ♌	♏	6 55	5 34	morn	14	6 53	5 37	morn	6 42	5 47	11 58
19	Fr	*19.* Edison Pat. Phono., 1878	♏	6 54	5 35	12 14	14	6 51	5 38	12 11	6 41	5 48	morn
20	Sa	Robt. E. Peary, Explorer, died, 1920	♐	6 52	5 36	1 20	14	6 49	5 39	1 16	6 40	5 49	1 1
8.		**Sexagesima Sunday** **Luke 8** **Day's length 10h. 48m.**							**10h. 52m.**			**11m.**	
21	Su	☌ ♃ ☾, ♀ in ♉	♐	6 50	5 38	2 24	14	6 48	5 40	2 19	6 39	5 50	2 2
22	Mo	*Washington's B.,* ☌ ♄ ☾, ♀ in P., ☾ in P.	♑	6 49	5 39	3 25	14	6 46	5 42	3 20	6 38	5 50	3 1
23	Tu	☿ Gr. Elong. East, 18°	♑	6 48	5 40	4 20	14	6 45	5 43	4 15	6 37	5 51	3 58
24	We	☿ ☍ ☉, ☌ ♂ ☾, ☌ ♀ ☾	♒	6 46	5 42	5 9	13	6 44	5 44	5 5	6 36	5 52	4 49
25	Th	First Gasoline Tax Iev., 1942	♒	6 44	5 43	5 51	13	6 42	5 45	5 48	6 34	5 53	5 37
26	Fr	*26.* Sugar ration increase, 1947	♓	6 43	5 44	sets	13	6 41	5 46	sets	6 33	5 54	sets
27	Sa	☌ ☿ ☾ ☾ in ♉	♓	6 41	5 45	7 3	13	6 39	5 47	7 4	6 32	5 55	7 7
9.		**Quinquagesima Sunday** **Luke 18** **Day's length 11h. 6m.**							**11h. 10m.**			**11h. 25m.**	
28	Su	Republicon Party founded, 1854	♈	6 40	5 46	8 7	13	6 38	5 48	8 7	6 31	5 56	8 6
29	Mo	☿ stationary	♈	6 38	5 48	9 11	13	6 36	5 49	9 10	6 30	5 57	9 5

WEATHER FORECAST FOR FEBRUARY

1st to 3rd—Unsettled in the east, showers in the central states. Clearing slowly in the northwest and across the plains.

4th to 7th—Fair in most western sections becoming unsettled and stormy, clear skies and cold in the southern plains. Fair and cold along the Great Lakes east to New England, showers in the southeast.

8th to 11th—Slowly clearing in the western plains, pleasant on the west coast. Stormy in the Mississippi valley with snow in New England.

12th to 15th—Showers in the northwest and across the plains, pleasant in the southwest. Clearing and colder in the Ohio valley eastward. Frosts in the southeast.

16th to 19th—Pleasant in the Mississippi valley eastward, mild in the Gulf States. Mostly fair in Oregon and Washington and in the Rockies, becoming stormy.

20th to 23rd—Cold winds in the south with scattered rains. Rain and sleet on the Pacific slope, snow in the Rockies. Snow storms in the Missouri River valley to the Great Lakes and gales along the Atlantic coast.

24th to 29th—Fair and cold in the northwest becoming unsettled by the week-end. Snow storms in the East, cold in the south.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on February 3, 4, 5, 8, 9, 10, 16, 17, 18, 19, 22, 23, 26, 27. Do not plant on February 1, 2, 6, 7, 11, 12, 13, 14, 15, 20, 21, 24, 25, 28, 29.



CONDENSED LIST of Checking Advantages

Briefing the Benefits You Get by keeping your current funds in A CHECKING ACCOUNT

1 Depositing your money in the bank frees you from the personal danger and relieves you of the risk of loss that is always entailed in keeping, carrying, or remitting sizable amounts of currency.

2 Your canceled checks return to you as legal receipts for the payments you made with them. You have a further protection against fraud in your ability to stop the payment of a check.

3 Checks, being safely mailable, save you the time and trouble of obtaining currency and of making many trips, as well as the delay and annoyance of waiting in line to pay your bills.

4 Your check record shows you the balance of your current funds, affords reference to your chief expenditures, provides income-tax information, makes it easier to budget and control your expenses.

5 Your checking account relieves you of inconvenience in making change. When you give a check you always have exactly the right change, because your check can be issued for any odd or even amount.

6 Your checking account enables you easily to obtain the proceeds of checks and drafts. It also supplies you with any pocket cash that you require, if you present your check at the bank.

7 Your account enables you to refer to us those with whom you wish to establish your credit; entitles you to ask us about the general credit standing of those with whom you may do business.

8 Checks save you the bother and expense of getting other kinds of money orders costing more, yet checks create more favorable impressions and serve you better than substitute means of payment.

9 Issuing checks enhances your self-respect, personal prestige, and standing, as many others do not issue them, and your checks evidence your association with a respected financial institution.

10 Your checking account in our bank keeps your money quickly available, with its purchasing power in your pen point, and affords you the most convenient method of making your important payments.

1960 March 1960

3rd Month — 31 Days

March was named after Mars, the God of War and was originally the first Month of the Roman Year.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.Q.	5 6 06 M	5 5 06 M	5 4 06 M	5 3 06 M
F.M.	13 3 26 M	13 2 26 M	13 1 26 M	13 0 26 M
L.Q.	20 1 41 M	20 0 41 M	19 11 41 A	19 10 41 A
N.M.	27 2 38 M	27 1 38 M	27 0 38 M	26 11 38 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

SUN SLOW

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Tu	*Shrove Tuesday, Mardi Gras*	♈	6 37	5 50	10 12	12	6 35	5 51	10 10	6 28	5 57	10 2
2	We	*Ash Wednesday* (Lent begins)	♉	6 35	5 51	11 11	12	6 34	5 52	11 7	6 27	5 58	10 56
3	Th	Star Spangled Banner made Nat Anth., [1931	♉	6 33	5 52	morn	12	6 32	5 53	morn	6 26	5 59	11 49
4	Fr	☿ Gr. Hel. Lat. N.	♊	6 32	5 53	12 8	12	6 31	5 54	12 4	6 25	6 0	morn
5	Sa	5. ☾ in Apogee	♊	6 30	5 54	1 1	11	6 29	5 56	12 57	6 23	6 1	12 41
10. Quadragesima Sunday, Lent 1 Matt. 4		**Day's length 11h. 28m.**						**11h. 30m.**			**11h. 39m.**		
6	Su	Pres. Roosevelt closed banks, 1933	♊	6 28	5 56	1 53	11	6 27	5 57	1 48	6 22	6 1	1 31
7	Mo	Earthquake in Japan, (3000 d.), 1927	♋	6 27	5 57	2 40	11	6 26	5 58	2 35	6 21	6 2	2 18
8	Tu	Anti-American Riots in India, 1954	♋	6 25	5 58	3 24	11	6 24	5 59	3 20	6 20	6 3	3 3
9	We	*Ember Day*	♌	6 24	5 59	4 6	10	6 23	6 0	4 2	6 19	6 3	3 46
10	Th	Inferior ☌ ☿ ☉, ☌ ♁ ☾	♌	6 22	5 0	4 43	10	6 21	6 1	4 40	6 17	6 4	4 26
11	Fr	*Ember Day*	♌	6 20	6 1	5 18	10	6 19	6 2	5 15	6 16	6 5	5 6
12	Sa	*Hebrew Fast of Esther, Ember Day*	♍	6 18	6 2	5 52	10	6 17	6 3	5 51	6 15	6 5	5 44
11. 2nd Sunday in Lent		**Matt. 15**		**Day's length 11h. 46m.**				**11h. 48m.**			**11h. 52m.**		
13	Su	*13. Hebrew Purim*, Ecl. ☾, ☾ in ♌	♍	6 17	6 3	rises	9	6 16	6 4	rises	6 14	6 6	rises
14	Mo	*Hebrew Purim*, ☾ in Perigee	♎	6 15	6 4	7 48	9	6 14	6 5	7 47	6 13	6 7	7 44
15	Tu	Britain offer India Independence, 1946	♎	6 13	6 6	8 56	9	6 12	6 6	8 54	6 11	6 8	8 47
16	We	☌ ♆ ☾ (close)	♏	6 12	6 7	10 4	9	6 11	6 7	10 1	6 10	6 9	9 50
17	Th	*St. Patrick's Day*	♏	6 10	6 8	11 13	8	6 9	6 8	11 9	6 9	6 9	10 54
18	Fr	1st Pension Act passed, 1818	♐	6 8	6 9	morn	8	6 8	6 10	morn	6 7	6 10	11 56
19	Sa	☾ in Perigee	♐	6 6	6 11	12 17	8	6 6	6 11	12 13	6 6	6 11	morn
12. 3rd Sunday in Lent		**Luke 11**		**Day's length 12h. 8m.**				**12h. 8m.**			**12h. 8m.**		
20	Su	*20. Spring beg.*, ☉ enters ♈, ♃	♑	6 4	6 12	1 19	7	6 4	6 12	1 14	6 4	6 12	12 56
21	Mo	☌ ♄ ☾ [☌ ♆ ☾	♑	6 3	6 13	2 15	7	6 3	6 13	2 10	6 3	6 12	1 52
22	Tu	Earthquake in San Francisco, 1957	♒	6 1	6 14	3 4	7	6 1	6 14	3 0	6 2	6 13	2 44
23	We	☿ Stationary, ☌ ♂ ☾	♒	5 59	6 15	3 48	6	5 59	6 15	3 45	6 1	6 14	3 31
24	Th	Work on N. Y. Subway began, 1900	♒	5 58	6 16	4 28	6	5 58	6 16	4 25	6 0	6 14	4 14
25	Fr	*Annunciation* (Lady Day.) ☌ ☿ ☾, (cl.),	♓	5 56	6 17	5 04	6	5 56	6 17	5 2	5 58	6 15	4 55
26	Sa	♀ in Aphelion [☌ ☿ ☾ (cl.), ☾ in ♉	♓	5 54	6 19	5 37	6	5 55	6 18	5 36	5 57	6 16	5 33
13. Mid-Lent Sunday		**John 6**		**Day's length 12h. 28m.**				**12h. 26m.**			**12h. 21m.**		
27	Su	*27. Partial Eclipse* ☉, ☿ in ♉	♈	5 52	6 20	sets	5	5 53	6 19	sets	5 56	6 17	sets
28	Mo	1st Steamboat st. cross Atlantic,	♈	5 50	6 21	7 57	5	5 51	6 20	7 55	5 54	6 17	7 48
29	Tu	Israel-Jordan fight (10d), 1954 [1819	♉	5 48	6 22	8 57	5	5 49	6 21	8 54	5 53	6 18	8 44
30	We	Ether first used, 1842	♉	5 47	6 23	9 55	4	5 47	6 23	9 52	5 51	6 19	9 39
31	Th	Blackout of Paris ended, 1945	♉	5 45	6 24	10 51	4	5 45	6 24	10 47	5 50	6 19	10 31

WEATHER FORECAST FOR MARCH

1st to 3rd—Fair and colder in the Ohio valley and eastward, showers in the southeast. Mostly fair on the Pacific coast and over the western plains, becoming stormy.

4th to 7th—Fair in eastern areas followed by wind and rain storms. Rains in Oregon and Washington, storms along the Missouri River and squalls in the southwest.

8th to 11th—Pleasant on the southern plains. Slowly clearing in the Atlantic and Gulf states with lower temperatures. Fair and colder in the mid-west and along the Pacific slope.

12th to 15th—Unsettled in the northwest, pleasant in California. Mostly clear skies on the Atlantic seaboard, becoming overcast. Blustery in the Mississippi valley and along the Ohio River.

16th to 19th—Mostly fair in the Ohio valley and eastward, pleasant in the southeast. Gales on the Pacific coast and snow or rain in the central and mid-western states.

20th to 23rd—Warmer in the southwest. Squalls on the Great Lakes eastward and showers in the south Atlantic states. Clear and cool in Washington and Oregon and eastward over the northern plains.

24th to 27th—Showers on the western plains, gales along the Pacific slope. Blustery winds in the Mississippi valley and eastward, cooler in New England.

28th to 31st—Fair in the northwest becoming stormy, cold winds across the plains. Showers along the Great Lakes and squalls on the Atlantic.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on March 2, 3, 7, 8, 14, 15, 16, 17, 20, 21, 25, 26, 29, 30, 31. **Do not plant on March 1, 4, 5, 6, 9, 10, 11, 12, 13, 18, 19, 22, 23, 24, 27, 28.**



BANKING SERVICE FOR THE FARMER

Success in farming today requires a great deal of know-how coupled with keen planning and skillful use of working capital.

The range of farm financing is broad and is best covered by but one type of credit institution—the bank. Hence the farmer who, in the long run, is likely to need a variety of loans at relatively low cost, finds it to his advantage to concentrate his business in the bank, which is prepared to provide them.

Offering all the different types of bank credit that farmers need, we make well-studied loans that are economical, effective, and convenient for our customers as well as safe for the bank.

We want to do all we can to help our farmer customers to restore, sustain, or improve their soil, to get efficient machinery and equipment, to deal in profitable livestock, and to meet the markets with the right commodities produced at minimum cost.



For our work in this financial field, we have been rewarded with a gratifying volume of farmers' patronage, including, of course, the deposits of crop and livestock proceeds and other farm funds.

Our farmer friends who stand with us, who come to us for all their loans, attend carefully to their obligations, and deposit their funds in accounts with us can count on us for the most favorable consideration in the matter of future credit accommodations.

BANK MONEY ORDERS

In making a payment at a distant point, unless it is satisfactory to issue your own check, the safest as well as the most inexpensive and convenient method is to mail a Bank Money Order, Bank Draft, or Cashier's Check.

Each of these instruments is acceptable to any payee and our records hold proof of your payment, with the date and amount, as well as the paid-and-returned order itself, bearing the endorsement of the person to whom you sent the money.

There is no substitute for bank service.

CERTIFIED CHECKS

If a creditor or seller will not accept a check in payment unless absolutely assured that it will be paid by the bank, it is well to have the check certified.

When a bank certifies a check, it charges the amount to the drawer's account and sets the money aside to pay the check when presented.

Certification is evidenced by the bank's stamp on the face of the check, with the initials of the paying teller.

IDENTIFICATION

To protect the bank against dishonesty, a paying teller requires identification of any person, not known, who presents a check.

BEFORE WE PAY A CHECK

Before we pay a check, we must
—make sure the signature is genuine
—see that check is not dated ahead
—identify the holder of the check
—watch out for alteration or raising
—be sure the drawer has enough money in the bank to pay the check
—see that it is not subject to any notice to stop payment.

Do not endorse a check for a stranger.

1960 — April — 1960

4th Month — 30 Days



April derived its name from the Latin word *Aprier* (to open), the Season when buds begin to open.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.Q.	4 2 05 M	4 1 05 M	4 0 05 M	3 11 05 A
F.M.	11 3 28 A	11 2 28 A	11 1 28 A	11 0 28 A
L.Q.	18 7 57 M	18 6 57 M	18 5 57 M	18 4 57 M
N.M.	25 4 45 A	25 3 45 A	25 2 45 A	25 1 45 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	SUN SLOW M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Fr	1st Telephone Exchange in Va., 1826	♊	5 43	6 26	11 44	4	5 44	6 25	11 39	5 49	6 20	11 22
2	Sa	☾ in Apogee ♋	♊	5 42	6 27	morn	3	5 42	6 26	morn	5 47	6 20	morn
14	**Passion Sunday**	**John 8**	**Day's length 12h. 48m.**						**12h. 46m.**			**12h. 35m.**	
3	Su	Belgium Theatre Fire (39d), '55	♋	5 40	6 28	12 33	3	5 41	6 27	12 28	5 46	6 21	12 11
4	Mo	4. Pictures sent by wire, 1925	♋	5 38	6 29	1 19	3	5 39	6 28	1 14	5 45	6 22	12 57
5	Tu	Avalanches in Norway (3d), 1953	♋	5 36	6 30	2 0	3	5 37	6 29	1 56	5 44	6 23	1 40
6	We	☌ ☉ ☾, ☿ in Aphelion	♌	5 35	6 31	2 38	2	5 36	6 30	2 35	5 43	6 23	2 20
7	Th	☿ Greatest Elong. W., 28°	♌	5 32	6 32	3 15	2	5 34	6 31	3 11	5 41	6 24	3 0
8	Fr	Austria declared War on U. S., 1917	♍	5 31	6 34	3 49	2	5 33	6 32	3 47	5 40	6 25	3 39
9	Sa	Civil War ended, 1865 ☾ in ☊	♍	5 30	6 35	4 22	1	5 31	6 33	4 21	5 39	6 25	4 16
15	**Palm Sunday**	**Matt. 27**	**Day's length 13h. 8m.**						**13h. 4m.**			**12h. 49m.**	
10	Su	1st demo. elect. in Japan, 1946	♎	5 28	6 36	4 54	1	5 30	6 34	4 54	5 37	6 26	4 53
11	Mo	11. Hitler-Mussolini conf., 1943	♎	5 26	6 37	rises	1	5 28	6 35	rises	5 36	6 27	rises
12	Tu	*First Day of Passover (H.),* ☌ ♆ ☾, (cl.)	♏	5 24	6 38	7 49	1	5 26	6 36	7 47	5 35	6 27	7 37
13	We	*Jefferson's Birthday*	♏	5 23	6 39	9 0	0	5 25	6 37	8 57	5 34	6 28	8 43
14	Th	*Maundy Thursday, Pan-American Day,*	♐	5 21	6 40	10 8	0	5 23	6 39	10 14	5 32	6 28	9 48
15	Fr	*Good Friday* [☾ in Peri.	♐	5 20	6 41	11 13	Fst	5 22	6 40	11 8	5 31	6 29	10 50
16	Sa	☌ ♃ ☾ ♑	♐	5 18	6 42	morn	0	5 20	6 41	morn	5 30	6 30	11 49
16	**Easter Sunday**	**Mark 16**	**Day's length 13h. 27m.**						**13h. 23m.**			**13h. 2m.**	
17	Su	☌ ♄ ☾	♑	5 16	6 43	12 11	1	5 19	6 42	12 7	5 29	6 31	morn
18	Mo	18. ☿ Gr. Hel. Lat. S.	♑	5 15	6 45	1 03	1	5 17	6 43	12 59	5 28	6 32	12 42
19	Tu	♃ stationary	♒	5 13	6 46	1 49	1	5 15	6 44	1 45	5 27	6 33	1 30
20	We	Confederate Cabinet last meet., 1865	♒	5 12	6 47	2 29	1	5 14	6 45	2 26	5 25	6 33	2 15
21	Th	☌ ♂ ☾ (close)	♓	5 10	6 48	3 5	1	5 12	6 46	3 3	5 24	6 34	2 55
22	Fr	N.Y. Public Library found., 1830 ☾ in ♉	♓	5 9	6 49	3 38	2	5 11	6 47	3 38	5 23	6 34	3 33
23	Sa	☌ ☿ ☾ (close)	♈	5 7	6 50	4 9	2	5 9	6 48	4 9	5 22	6 35	4 8
17	**Low Sunday**	**John 20**	**Day's length 13h. 47m.**						**13h. 41m.**			**13h. 15m.**	
24	Su	♁ stationary, ☌ ☿ ☾ (close)	♈	5 5	6 52	4 41	2	5 8	6 49	4 42	5 21	6 36	4 45
25	Mo	25. Suez Canal begun, 1859	♉	5 4	6 53	sets	2	5 6	6 50	sets	5 20	6 37	sets
26	Tu	*Southern Memorial Day*	♉	5 2	6 54	7 45	2	5 5	6 51	7 41	5 19	6 37	7 30
27	We	*Grant's B.,* ♄ stat. ☌ ♆ ☉, ☿ Gr. Hel.	♉	5 1	6 55	8 43	2	5 4	6 52	8 39	5 17	6 38	8 23
28	Th	Chicago Ten. Fire (12d), 1955 [Lat. S.	♊	4 59	6 56	9 36	3	5 2	6 53	9 32	5 16	6 39	9 15
29	Fr	B. Mussolini slain, 1945	♊	4 58	6 57	10 28	3	5 1	6 54	10 23	5 15	6 40	10 5
30	Sa	☾ in Apogee ♋	♋	4 57	6 58	11 15	3	5 0	6 55	11 10	5 14	6 40	10 52

WEATHER FORECAST FOR APRIL

1st to 3rd—Pleasant in New England and mid-Atlantic states, fair in the southeast. Severe storms in the west, spreading to the Mississippi valley by the first of the week.

4th to 7th—Fair across the plains to the Pacific, pleasant in the southwest. Stormy in the Ohio valley and eastward to New England, rains in the Gulf states.

8th to 11th—Mild in the south Atlantic states. Showers in central and western states, fair in the east, becoming unsettled over the week-end.

12th to 15th—Pleasant in the Gulf states. Stormy on the west coast with showers on the plains. Clear skies in the Ohio River valley and the Great Lakes area with lower temperatures.

16th to 19th—Slowly clearing in the northwest and over the plains. Violent gales along the Atlantic coast and generally stormy in eastern sections.

20th to 23rd—Severe storms in the west with gales on the coast. Fair at first in the east, becoming windy and wet, heavy rains in the Mississippi valley.

24th to 27th—Mostly fair but windy in the central and western sections, becoming stormy. Rains in the northeast, with clearing skies and lower temperatures.

28th to 30th—Gales in the Mississippi valley, blustery in the Atlantic states. Severe storms in the west, sand storms in the southwest.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on April 3, 4, 5, 10, 11, 12, 13, 17, 18, 21, 22, 25, 26, 27, 30.

Do not plant on April 1, 2, 6, 7, 8, 9, 14, 15, 16, 19, 20, 23, 24, 28, 29.



WHY SHOULD WE ASK YOU TO DO BUSINESS WITH OUR BANK?

Because we have confidence in this bank and in all persons connected with its management and operation.

Because we are certain our bank's service can be helpful to you, can add something to your well-being.

Because we are ready to do for you anything a good bank ought to do.

WHY YOU SHOULD KNOW US BETTER

There is much truth in the saying that a bank is as good as the people who manage and operate it.

A bank's destiny is determined by the character, judgment, and ability of those who guide its course.

If you are not well acquainted with our directors and officers, we should like for you to meet them and get to know them better, both inside and outside the bank.

Knowing them, you can better appreciate the protection you receive as a depositor in this bank and the cooperation you can expect from us.

MAGNANIMOUS

"Look here, you've been owing me this bill for a year. I'll meet you halfway. I'm ready to forget half of what you owe."

"Fine! I'll forget the other half."



Yesterday's hits won't win today's ball game, — but yesterday's savings can win many a game today or in the far future.

BUSINESS BETTERMENT

Keeping your money on deposit in our bank not only benefits you directly in various ways but also benefits you indirectly by increasing the stability and prosperity of the whole community.

Some one occasionally gets the notion that money kept in the bank is withdrawn from business, but that idea is fallacious. Banked dollars are normally industrious and busy.

Excepting the portions retained in primary reserves, the deposits we receive are put to work in safe and productive employment. They help to energize industry and stimulate trade because they form the basis of credit with which much business is conducted and many people are employed.

Whatever operates to augment and improve the business of the community contributes to the economic welfare of all the people.

In this way you get important by-products from your bank account.

WOMEN BANK WITH US

More women are using more services of banks today than ever before.

A checking account, for reasons you may read elsewhere in this issue, is a necessity for a majority of women. Savings accounts in our bank are popular with women. They buy government bonds from us, obtain loans from us, use our facilities for transferring funds, and consult us about business and financial problems.

Many of our valued customers are women and we deeply appreciate the privilege of attending to their banking transactions. Increase in the number of our feminine patrons, as well as in the variety and volume of their business, is a pleasant indication that they like to bank with us.

1960 May 1960

5th Month — 31 Days



May is named after Maia, the Mother of Mercury and was referred to by the Romans as the growing Month.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.Q.	3 8 01 A	3 7 01 A	3 6 01 A	3 5 01 A
F.M.	11 0 43 M	10 11 43 A	10 10 43 A	10 9 43 A
L.Q.	17 2 55 A	17 1 55 A	17 0 55 A	17 11 55 M
N.M.	25 7 27 M	25 6 27 M	25 5 27 M	25 4 27 M

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

SUN FAST

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So.Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
18. 2nd Sunday after Easter John 10		**Day's length 14h. 5m.**						**13h. 57m.**			**13h. 27m.**		
1	Su	♀ Gr. Hel. Lat. S.	♋	4 55	7 0	11 57	3	4 59	6 56	11 53	5 14	6 41	11 36
2	Mo	Sen. McCarthy died, 1957	♋	4 53	7 1	morn	3	4 57	6 57	morn	5 13	6 42	morn
3	Tu	*3. Invention of the Cross*	♌	4 52	7 2	12 37	3	4 56	6 58	12 33	5 12	6 43	12 18
4	We	☌ ♁ ☾	♌	4 51	7 3	1 13	3	4 55	6 59	1 10	5 11	6 44	12 57
5	Th	☌ ☿ ♀ (close)	♍	4 50	7 4	1 47	3	4 54	7 0	1 44	5 10	6 44	1 35
6	Fr	Postage Stamp invented, 1653 ☾ in ♌	♍	4 49	7 5	2 19	4	4 52	7 1	2 18	5 9	6 45	2 11
7	Sa	War with Germany ended, 1945	♍	4 47	7 6	2 51	4	4 51	7 2	2 50	5 8	6 46	2 48
19. 3rd Sunday after Easter John 16		**Day's length 14h. 21m.**						**14h. 14m.**			**13h. 39m.**		
8	Su	*Mothers' Day*	♎	4 46	7 7	3 24	4	4 50	7 4	3 24	5 7	6 46	3 25
9	Mo	Financial Panic in N.Y. 1901	♎	4 45	7 8	3 58	4	4 49	7 5	4 1	5 6	6 47	4 5
10	Tu	*10.* (C. S. T.), ☌ ♆ ☾ (close)	♏	4 43	7 9	4 37	4	4 47	7 6	4 39	5 5	6 48	4 49
11	We	*11.* (E. S. T.)	♏	4 42	7 10	rises	4	4 46	7 7	rises	5 4	6 48	rises
12	Th	☾ in Perigee	♐	4 41	7 11	8 59	4	4 45	7 8	8 54	5 4	6 49	8 36
13	Fr	☌ ♃ ☾ ♒	♐	4 40	7 12	10 3	4	4 44	7 9	9 58	5 3	6 50	9 39
14	Sa	☌ ♄ ☾	♑	4 39	7 14	10 59	4	4 43	7 10	10 54	5 2	6 51	10 36
20. 4th Sunday after Easter John 16		**Day's length 14h. 37m.**						**14h. 29m.**			**13h. 43m.**		
15	Su	*Hebrew Lag-B'Omer*	♑	4 38	7 15	11 48	4	4 42	7 11	11 44	5 2	6 51	11 29
16	Mo	☿ in ♌	♒	4 37	7 16	morn	4	4 41	7 12	morn	5 1	6 52	morn
17	Tu	*17.* Superior ☌ ☿ ☉	♒	4 36	7 17	12 31	4	4 40	7 13	12 28	5 0	6 53	12 15
18	We	*Peace Day,*	♓	4 35	7 18	1 8	4	4 39	7 14	1 5	4 59	6 53	12 57
19	Th	♇ Stationary ☾ in ♉	♓	4 34	7 19	1 42	4	4 39	7 15	1 41	4 59	6 54	1 36
20	Fr	☌ ♂ ☾ (close), ☿ in Perihelion	♈	4 33	7 20	2 12	4	4 38	7 16	2 12	4 58	6 55	2 10
21	Sa	*Armed Forces Day*	♈	4 32	7 21	2 43	3	4 37	7 16	2 43	4 57	6 55	2 46
21. Rogation Sunday		**John 16**		**Day's length 14h. 51m.**				**14h. 41m.**			**13h. 59m.**		
22	Su	*National Maritime Day*	♈	4 31	7 22	3 15	3	4 36	7 17	3 16	4 57	6 56	3 23
23	Mo	Arab-Jews fight for Jerusalem, 1948	♉	4 30	7 23	3 48	3	4 35	7 18	3 49	4 56	6 57	3 58
24	Tu	Empire Day in Canada	♉	4 30	7 24	4 20	3	4 35	7 19	4 22	4 56	6 58	4 36
25	We	*25.* Tornadoes in s.w.(200d),'55	♊	4 29	7 25	sets	3	4 34	7 20	sets	4 56	6 58	sets
26	Th	*Ascension Day (Holy Thurs.),* ♀ in Peri.	♊	4 28	7 26	8 23	3	4 33	7 21	8 18	4 55	6 59	8 0
27	Fr	☾ in Apogee	♊	4 28	7 27	9 11	3	4 33	7 22	9 6	4 55	7 0	8 48
28	Sa	Golden Gate Bridge opened, 1937	♋	4 27	7 27	9 56	3	4 32	7 22	9 51	4 54	7 0	9 33
22. Sunday after Ascension John 15		**Day's length 15h. 2m.**						**14h. 51m.**			**14h. 7m.**		
29	Su	Wisconsin became State, 1848	♋	4 26	7 28	10 36	3	4 32	7 23	10 32	4 54	7 1	10 16
30	Mo	*Memorial Day*	♌	4 26	7 29	11 13	3	4 31	7 24	11 10	4 54	7 1	10 55
31	Tu	☌ ♁ ☾, ☿ Gr. Hel. Lat. N.	♌	4 26	7 30	11 48	2	4 31	7 25	11 44	4 54	7 2	11 33

WEATHER FORECAST FOR MAY

1st to 3rd—Fair and pleasant on the Pacific slope and warmer over the western plains. Rains in New England and mid-Atlantic states, showers in the southeast.

4th to 7th—Unsettled in the north Atlantic states, fine spring weather in the south. Blustery in central sections and westward into Oregon and Washington.

8th to 11th—Thunder storms in the lower Atlantic states and cooler in the northwest. Pleasant in the upper Mississippi valley and over the northern plains.

12th to 15th—Wind squalls and rains in eastern areas, slowly getting worse, tornado weather in the south. Dangerous storms in the Pacific states, spreading eastward to the Mississippi valley.

16th to 19th—Scattered showers on the western plains and Pacific slope. Clearing and cooler in the Great Lakes and upper Atlantic states, sunny and mild in the southeast.

20th to 23rd—Windy but dry in the lower Atlantic states. Mostly fair in the Rockies and along the west coast. Windy and wet in New England and mid-Atlantic states with fogs on the coast.

24th to 27th—Violent squalls on the western plains, fair along the Pacific coast. Strong winds in the central states, mild in the east.

28th to 31st—Scattered thunder storms and cloudy in the upper Atlantic states, showers in the southeast. Mostly clear and cooler in the western states, becoming unsettled.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on May 1, 2, 8, 9, 10, 11, 14, 15, 18, 19, 23, 24, 28, 29. Do not plant on May 3, 4, 5, 6, 7, 12, 13, 16, 17, 20, 21, 22, 25, 26, 27, 30, 31.



We want to make good loans, to the limit of our loanable funds, as our bank needs the earnings it can get in this way. By *good* loans we mean loans suitable for proper purposes and sure to be safe for the bank as well as helpful for the borrowers, loans approved by experienced judgment. As one measure of a bank's usefulness is its volume of local loans, we are eager to make all the good loans we can within the framework of sound banking. Accordingly, we invite confidential consultation about any problem of which a bank loan may be the right solution. Come in—let's talk about it.

This bank is always a good place to get a good loan.

BUSINESS LOANS

Whatever your line of business and whether your enterprise be large or small, we invite you to consult us about your needs of bank credit. We make loans for various purposes to concerns of different kinds and we are glad to work with any customer to get his proposition in the right shape and to develop a suitable loan plan.

HOME MORTGAGES

If you need a modern mortgage to enable you to buy or build a home, rental dwelling, farm building, or business structure, or to refinance an old-fashioned. long-term loan, bring your facts and figures to the bank. Let us see if we can assist you or offer you some helpful suggestions.

AUTOMOBILE LOANS

When you buy a new or late-model car, finance it at the bank for convenient terms and lowest cost. You can deal with your own insurance agent. And as you repay you will build up bank credit that may be of much value to you.

REPAIR LOANS

Money borrowed for well-done home repairs is money saved. Any lasting improvement — inside or outside — is eligible for a loan to a home owner who can repay in monthly installments.

LIFE-INSURANCE LOANS

A bank loan, with a definite plan of repayment, may be the best way to borrow on your life-insurance policy.

COLLATERAL LOANS

Offer of readily salable stocks, bonds, etc. as security often can expedite loans, without need of endorsers or cosigners.

APPLIANCE LOANS

When you want to buy new home appliances, equipment, or furnishings, consult us about the way in which we may be able to co-operate.

LOANS FOR PERSONAL PURPOSES

To meet any emergency or opportunity, any real and reasonable need, a person of steady income, with a good paying record, should not hesitate to apply for a loan at our bank. Rates are low, with no concealed charges, and arrangements for repayment by installments are most convenient.

1960 — June — 1960

6th Month — 30 Days

June named after Juno, the wife of Jupiter and was the Queen of heaven, worshipped by women because she presided over marriages.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.Q.	2 11 02 M	2 10 02 M	2 9 02 M	2 8 02 M
F.M.	9 8 02 M	9 7 02 M	9 6 02 M	9 5 02 M
L.Q.	15 11 36 A	15 10 36 A	15 9 36 A	15 8 36 A
N.M.	23 10 27 A	23 9 27 A	23 8 27 A	23 7 27 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	SUN FAST M	Sun rises H M	Sun sets H M	Moon sets H M	SUN FAST M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	We	*Hebrew Shebuoth*	♌	2	4 25	7 31	morn	2	4 30	7 25	morn	4 53	7 2	morn
2	Th	2. Pres. Cleveland wed., 1886	♍	2	4 24	7 32	12 19	2	4 30	7 26	12 17	4 53	7 3	12 10
3	Fr	*Jefferson Davis' Birthday* ☾ in ♌	♍	2	4 24	7 33	12 51	2	4 29	7 27	12 49	4 53	7 3	12 46
4	Sa	Floods in Montana, 1953	♎	2	4 23	7 33	1 22	2	4 29	7 27	1 22	4 53	7 4	1 21
23. Whit Sunday—Pentecost John 14		**Day's length 15h. 11m.**							**14h. 59m.**			**14h. 13m.**		
5	Su	Franklin tested lightning, 1752	♎	2	4 23	7 34	1 54	2	4 29	7 28	1 55	4 52	7 5	1 58
6	Mo	☌ ♆ ☾ (close)	♏	1	4 22	7 35	2 29	1	4 28	7 29	2 31	4 52	7 5	2 38
7	Tu	Treaty with England end. slave trade, [1862	♏	1	4 22	7 35	3 8	1	4 28	7 30	3 11	4 52	7 6	3 23
8	We	*Ember Day*	♐	1	4 22	7 36	3 53	1	4 28	7 31	3 56	4 52	7 6	4 12
9	Th	9. ☾ in Perigee	♐	1	4 22	7 36	rises	1	4 28	7 31	rises	4 52	7 6	rises
10	Fr	*Ember Day*, ☌ ♃ ☾	♑	1	4 22	7 37	8 46	1	4 28	7 32	8 41	4 51	7 7	8 22
11	Sa	*Ember Day*, ☌ ♄ ☾	♑	0	4 21	7 37	9 41	0	4 27	7 32	9 36	4 51	7 7	9 19
24. Trinity Sunday		**John 3** **Day's length 15h. 17m.**							**15h. 6m.**			**14h. 16m.**		
12	Su	*Children's Day*	♒	0	4 21	7 38	10 28	0	4 27	7 33	10 25	4 51	7 7	10 10
13	Mo	☿ in ♌	♒	Sl.	4 21	7 38	11 10	Sl.	4 27	7 33	11 6	4 51	7 8	10 55
14	Tu	*Flag Day*	♓	0	4 21	7 39	11 44	0	4 27	7 34	11 43	4 51	7 8	11 36
15	We	15. Brit. Sub. Explod. (13d), '55,	♓	0	4 21	7 39	morn	0	4 27	7 34	morn	4 52	7 8	morn
16	Th	*Corpus Christi* [☿ in ♉	♓	1	4 21	7 40	12 18	1	4 27	7 35	12 16	4 52	7 9	12 14
17	Fr	Nobel invented dynamite, 1867	♈	1	4 21	7 40	12 47	1	4 27	7 35	12 48	4 52	7 9	12 54
18	Sa	☌ ☌ ☾ (close)	♈	1	4 21	7 40	1 18	1	4 27	7 35	1 19	4 52	7 9	1 24
25. 1st Sunday after Trinity Luke 16		**Day's length 15h. 19m.**							**15h. 8m.**			**14h. 18m.**		
19	Su	*Fathers' D.*, ♀ Gr. Elong. E. 25°, ☌ ♃ ☉	♉	1	4 22	7 41	1 50	1	4 28	7 36	1 52	4 52	7 10	2 1
20	Mo	New Currency in W. Germany, 1948	♉	2	4 22	7 41	2 22	2	4 28	7 36	2 25	4 53	7 10	2 37
21	Tu	Summer begins, ☉ enters ♋	♊	2	4 22	7 41	2 58	2	4 28	7 36	3 1	4 53	7 11	3 16
22	We	Superior ☌ ♀ ☉	♊	2	4 22	7 41	3 36	2	4 28	7 36	3 40	4 53	7 11	3 57
23	Th	23. ☿ in ♌	♊	2	4 22	7 41	sets	2	4 28	7 36	sets	4 53	7 11	sets
24	Fr	☾ in Apogee	♋	2	4 23	7 42	7 55	2	4 29	7 37	7 50	4 53	7 12	7 32
25	Sa	Sir Winston Churchill in U. S., 1954	♋	3	4 23	7 42	8 37	3	4 29	7 37	8 32	4 54	7 12	8 16
26. 2nd Sunday after Trinity Luke 14		**Day's length 15h. 19m.**							**15h. 8m.**			**14h. 18m.**		
26	Su	☌ ☿ ☾	♌	3	4 23	7 42	9 14	3	4 29	7 37	9 11	4 54	7 12	8 56
27	Mo	☌ ♁ ☾	♌	3	4 24	7 42	9 51	3	4 30	7 37	9 48	4 54	7 12	9 35
28	Tu	Berlin Rail Strike ended, 1949	♌	3	4 24	7 42	10 22	3	4 30	7 37	10 20	4 54	7 12	10 11
29	We	3rd Atlantic Cable completed, 1858	♍	3	4 25	7 42	10 53	3	4 31	7 37	10 52	4 55	7 12	10 45
30	Th	Yosemite made Nat. Park, 1864 ☾ in ♌	♍	4	4 25	7 41	11 23	4	4 31	7 37	11 22	4 55	7 12	11 20

WEATHER FORECAST FOR JUNE

1st to 3rd—Wind squalls in California. Blustery in central sections, generally fair in the west. Thunder storms in the Ohio River valley, north Atlantic states and southward to the Gulf.

4th to 7th—Fair in the Mississippi valley and eastward, continued fair on the plains to the Rockies, becoming stormy.

8th to 11th—Violent squalls in the prairie and plateau states, gales on the west coast. Sharp thunder storms in the Mississippi valley and eastward to the Atlantic.

12 to 15th—Fair in the west but very windy. Clearing and cooler in the Great Lakes, Ohio Valley and New England sections, very hot in the Gulf states.

16th to 19th—Unsettled and rainy in the lower Mississippi valley and south Atlantic states. Thunder storms in the northeast. Heat wave in the west, broken by violent thunder storms.

20th to 23rd—Violent storms along the Pacific slope and over the plateau area and western plains. Fair in central and eastern states, becoming stormy and wet.

24th to 27th—Cooler and clearing in the northwest, hot on the plains. Hot and sunny in the Mississippi valley and eastward to the Atlantic.

28th to 30th—Unsettled in the northwest. Squalls in California and thunder storms along the Mississippi River, rains further east.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on June 4, 5, 6, 7, 10, 11, 14, 15, 16, 19, 20, 24, 25. Do not plant on June 1, 2, 3, 8, 9, 12, 13, 17, 18, 21, 22, 23, 26, 27, 28, 29, 30.



Your First RESERVE Should Be

A BANK ACCOUNT

which can quickly provide you with cash for immediate needs or opportunities. For illness, unemployment, trips, expedient purchases, or any emergencies, accumulate a reserve fund in an account with us. A sufficient balance in our bank will enable you to deal successfully with situations as they arise.

A CONTRAST

MR. X	MR. Z
Has a good job	Holds positions
Earns fair wages	Gets fancy salary
Sticks to his job	Often resigns
Lives comfortably	Lives highly
Spends prudently	Spends lavishly
Hospitable	"Good fellow"
Buying his home	Rents fine houses
Studies in evening	Goes to everything
Deposits regularly	Leans on friends
Is well insured	Defers insurance
Invests cautiously	Often "broke"
Keeps his health	Has breakdown
Buys a business	Out of a job
In good company	Loses his friends
Wins respect	Down and out
Good provider	Family in distress

By Thrift and not by chance, people prosper and advance.



SIGNIFICANT LISTING

In the big reference book of Dun & Bradstreet, Inc. are listed, by states, cities, and towns, the names and ratings of many thousands of financially responsible firms and individuals engaged in business throughout the United States. It is significant that at the top of the list for each city or town appear the names of its banks and kindred financial institutions. Likewise, at the head of the listings for any village or hamlet in which there is no bank appears the name of the nearest "banking town", which includes the smaller place as part of its banking community. The leading listing of banks reflects recognition of the fact that consequential business with any one anywhere is best done with the use of a bank.

WORTH DEFENDING

Just as a community needs continuous, permanent banking service, so does a bank need the confidence and support of the community to enable it to perform its indispensable functions.

The contribution a sound bank continually makes to the welfare of its community entitles it to some protection against undeserved criticism, malicious rumors, or ignorant attacks. All good citizens have a mutual interest in giving moral support, as well as business patronage, to a good bank.

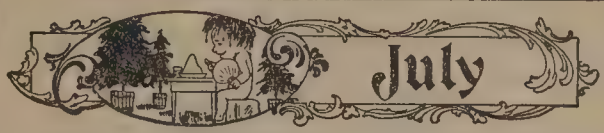
Loyal to the best interests of their community, intelligent people are ready to speak well of a bank that merits their approval, to correct mistaken notions that may be conveyed by talkers who are thoughtless or misinformed.

BRING YOUR FRIENDS IN

If we are not already acquainted with your friends, bring them in to see us; we'll be glad to meet them. An introduction at the bank is important for most newcomers to the community.

1960 — July — 1960

7th Month — 31 Days



July named in honor of Julius Caesar, the greatest of Roman statesmen, who was born on the twelfth of this month.

MOON'S PHASES

	EASTERN	CENTRAL	MOUNTAIN	PACIFIC
F.Q.	1 10 49 A	1 9 49 A	1 8 49 A	1 7 49 A
F.M.	8 2 37 A	8 1 37 A	8 0 37 A	8 11 37 M
L.Q.	15 10 43 M	15 9 43 M	15 8 43 M	15 7 43 M
N.M.	23 1 31 A	23 0 31 A	23 11 31 M	23 10 31 M
F.Q.	31 7 39 M	31 6 39 M	31 5 39 M	31 4 39 M

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

SUN SLOW

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Fr	1. 1st U.S. Stamps on sale, 1847	♎	4 26	7 41	11 54	4	4 30	7 37	11 55	4 55	7 12	11 56
2	Sa	⊕ in Aphelion, ☿ Stationary	♎	4 26	7 41	morn	4	4 31	7 37	morn	4 56	7 12	morn
27.		**3rd Sunday after Trinity Luke 15**		**Day's length 15h. 14m.**				**15h. 5m.**			**14h. 15m.**		
3	Su	Dog Days begin, ♂ Ψ ☾ (close)	♎	4 27	7 41	12 27	4	4 31	7 36	12 28	4 56	7 11	12 34
4	Mo	*Independence Day*, ☿ in Aphelion	♏	4 27	7 41	1 3	4	4 32	7 36	1 5	4 57	7 11	1 15
5	Tu	1st B & O train ran, 1830	♏	4 28	7 41	1 43	5	4 33	7 36	1 45	4 57	7 11	2 0
6	We	Russians capt Kowel, 1944	♐	4 29	7 40	2 31	5	4 33	7 36	2 34	4 58	7 11	2 51
7	Th	☌ ♄ ☉, ♂ ♃ ☾	♐	4 29	7 40	3 25	5	4 34	7 35	3 29	4 58	7 11	3 47
8	Fr	8. ☾ in Perigee, ♂ ♄ ☾	♑	4 30	7 40	rises	5	4 35	7 34	rises	4 59	7 10	rises
9	Sa	German Sub. crossed Atlantic, 1916	♑	4 30	7 39	8 18	5	4 36	7 34	8 14	4 59	7 10	7 59
28.		**4th Sunday after Trinity Luke 6**		**Day's length 15h. 8m.**				**14h. 53m.**			**14h. 10m.**		
10	Su	Hughes began world flight, 1938	♒	4 31	7 39	9 3	5	4 37	7 33	9 0	5 0	7 10	8 47
11	Mo	Aga Khan, Moslem potentate d., 1957	♒	4 32	7 38	9 42	5	4 37	7 33	9 40	5 0	7 10	9 31
12	Tu	*Hebrew Fast of Tammuz*, ☾ in ♉	♓	4 33	7 37	10 18	6	4 38	7 32	10 17	5 1	7 9	10 12
13	We	Baird invented Television, 1926	♓	4 33	7 37	10 51	6	4 39	7 32	10 50	5 2	7 9	10 49
14	Th	Italy declared war on Japan,	♈	4 34	7 36	11 22	6	4 39	7 31	11 23	5 2	7 9	11 26
15	Fr	15. *St. Swithin's Day* [1945	♈	4 35	7 36	11 54	6	4 40	7 31	11 55	5 3	7 9	morn
16	Sa	Inferior ☿ ☌ ☉	♉	4 36	7 35	morn	6	4 41	7 30	morn	5 3	7 8	12 2
29.		**5th Sunday after Trinity Luke 5**		**Days' length 14h. 58m.**				**14h. 48m.**			**14h. 4m.**		
17	Su	☌ ♂ ☾, ☿ in Perihelion	♉	4 37	7 35	12 26	6	4 42	7 30	12 28	5 4	7 8	12 38
18	Mo	Ψ stationary	♉	4 38	7 34	12 59	6	4 43	7 29	1 2	5 5	7 7	1 16
19	Tu	Amelia Earhart search ended, 1937	♊	4 39	7 33	1 37	6	4 43	7 28	1 40	5 5	7 7	1 57
20	We	Attempt to assassinate Hitler, 1944	♊	4 40	7 33	2 19	6	4 44	7 28	2 23	5 6	7 6	2 40
21	Th	☾ in Apogee	♋	4 41	7 32	3 3	6	4 45	7 27	3 8	5 6	7 6	3 26
22	Fr	John Dillinger killed, 1934	♋	4 42	7 31	3 51	6	4 46	7 26	3 56	5 7	7 5	4 14
23	Sa	23. Bunker Hill Mon. com., 1841	♋	4 43	7 30	sets	6	4 47	7 25	sets	5 7	7 5	sets
30.		**6th Sunday after Trinity Matt. 5**		**Day's length 14h. 45m.**				**14h. 37m.**			**13h. 56m.**		
24	Su	☿ Gr. Hel. Lat S.	♌	4 44	7 29	7 51	6	4 48	7 25	7 49	5 8	7 4	7 36
25	Mo	☌ ♁ ☾	♌	4 44	7 28	8 26	6	4 48	7 24	8 23	5 9	7 4	8 13
26	Tu	Egypt seized Suez Canal, 1956	♍	4 45	7 27	8 57	6	4 49	7 23	8 55	5 9	7 3	8 48
27	We	☿ Stationary ☾ in ☊	♍	4 46	7 26	9 28	6	4 50	7 22	9 26	5 10	7 2	9 23
28	Th	Earthquake hit Mexico (116d), 1957	♍	4 47	7 25	9 57	6	4 51	7 21	9 58	5 11	7 1	9 58
29	Fr	First Almanac printed, 1472	♎	4 48	7 24	10 30	6	4 52	7 20	10 31	5 12	7 1	10 35
30	Sa	Henry Ford born, , 1863	♎	4 49	7 23	11 2	6	4 53	7 19	11 4	5 12	7 0	11 12
31.		**7th Sunday after Trinity Mark 8**		**Day's length 14h. 32m.**				**14h. 24m.**			**13h. 46m.**		
31	Su	☽ 31. ♂ Ψ ☾	♏	4 50	7 22	11 40	6	4 54	7 18	11 42	5 13	6 59	11 55

WEATHER FORECAST FOR JULY

1st to 3rd—Dry in the plains, becoming unsettled on the west coast. Fair in the Mississippi valley and eastward, humid in the south.

4th to 7th—Tornado weather in mid-western and southern states. Dust storms in the southwest. Thunder storms in the Missouri River valley, violent squalls on the west coast.

8th to 11th—Hot and dry in the lower Atlantic and Gulf states. Clear skies and warmer in the west. Clearing in the central and eastern sections over the week-end.

12th to 15th—Scattered thunder storms in the northeastern states brisk winds in the southeast. Blustery squalls in the Mississippi valley and westward to the Pacific coast.

16th to 19th—Hot and dry in the southwest. Pleasant in the north-central states and eastward to New England, followed by unsettled weather, thunder storms in the Gulf states. Blustery along the Pacific slope, stormy in the Rockies.

20th to 23rd—Rain squalls in the south east but continued stormy in the east. Fair and cooler in the central and western states.

24th to 27th—Sultry in southwest with thunder storms in the mountains and storms on plains. Wind squalls in Oregon and Washington. Overcast, blustery in central and eastern areas.

28th to 31st—Fair on the western plains and along the Pacific slope, becoming overcast and stormy the first of the week. Clear and hot in the Mississippi valley and eastward.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on July 1, 2, 3, 4, 5, 8, 9, 12, 13, 16, 17, 18, 21, 22, 23, 29, 30, 31.

Do not plant on July 6, 7, 10, 11, 14, 15, 19, 20, 24, 25, 26, 27, 28.

CALENDAR INFORMATION FOR 1960

☆ ECLIPSES OF THE SUN AND MOON

IN 1960 there will be four eclipses, two of the Sun and two of the Moon:

1. A total eclipse of the Moon, March 13, the beginning visible in North America, the ending also visible in North America except the northeastern part. The eclipse will be visible as follows, in Eastern Standard Time: Moon enters dark shadow 1:38 a.m.; total eclipse begins 2:41 a.m.; middle of eclipse, 3:28 a.m.; total eclipse ends 4:16 a.m.; moon leaves dark shadow 5:18 a.m.
2. A partial eclipse of the Sun, March 27, invisible in the United States.
3. A total eclipse of the Moon, September 5, the beginning visible in North America, except the extreme northeastern part. In the United States the eclipse will be visible as follows in Eastern Standard Time: Moon enters dark shadow 4:36 a.m.; total eclipse begins 5:38 a.m.; middle of eclipse, 6:22 a.m.; total eclipse ends 7:06 a.m.; moon leaves dark shadow 8:08 a.m.
4. A partial eclipse of the Sun, Sept. 20-21, visible in North America except the extreme eastern part. In the United States the eclipse will be seen in the late afternoon of September 20.

☆ BEGINNING OF THE FOUR SEASONS

Standard Time	Day	Eastern H. M.	Central H. M.	Mountain H. M.
Vernal Equinox, Spring	March 20	9:43 p.m.	8:43 p.m.	7:43 p.m.
Summer Solstice, Summer	June 21	4:43 a.m.	3:43 a.m.	2:43 a.m.
Autumnal Equinox, Autumn	Sept. 22	8:00 p.m.	7:00 p.m.	6:00 p.m.
Winter Solstice, Winter	Dec. 21	3:27 p.m.	2:27 p.m.	1:27 p.m.

☆ MORNING AND EVENING STARS

MERCURY will be a Morning Star from January 1 to January 26, March 10 to May 17, July 17 to August 30, November 7 to December 31; an Evening Star from January 26 to March 10, May 17 to July 17, August 30 to November 7.

VENUS will be a Morning Star from January 1 to June 22, then an Evening Star to the end of the year.

MARS will be a Morning Star from January 1 to December 30, then an Evening Star the last two days of the year.

JUPITER will be a Morning Star from January 1 to June 19, then an Evening Star to the end of the year.

SATURN will be a Morning Star from Janurary 1 to July 7, then an Evening Star to the end of the year.

☆ 1960 IN CHRONOLOGICAL ERAS

1960 of the Christian era comprises the latter part of the 184th and the beginning of the 185th year of the Independence of the United States of America.

The year 5721 of the Jewish era begins at sunset on September 21, 1960, Gregorian calendar.

☆ 1960 IN CYCLES OF YEARS

Lunar Cycle is a period of 19 years, during which the Moon's phases occur on the same day of the year as 19 years before; *Golden Number* is the current year's number of arrangement in the Lunar Cycle and for 1960 it is 4. *Epact* is the Moon's age on January 1, and for 1960 it is 2. *Solar Cycle* is 28 years during which the days of the week occur on the same days of the month as in the previous cycle. This is the 9th year of the Solar Cycle.

CHURCH DAYS, HOLIDAYS, ETC., 1960

New Year's Day	Jan. 1	Trinity Sunday	June 12
Holy Name of Jesus	Jan. 3	Children's Day	June 12
Epiphany	Jan. 6	Flag Day	June 14
Feast of the Holy Family	Jan. 10	Corpus Christi	June 16
Ground Hog Day	Feb. 2	Father's Day	June 19
Purification (Candlemas)	Feb. 2	Independence Day	July 4
St. Valentine's Day	Feb. 14	Hebrew Fast of Tammuz	July 12
Septuagesima Sunday	Feb. 14	St. Swithin's Day	July 15
Sexagesima Sunday	Feb. 21	Hebrew Fast of Av	Aug. 2
Quinquagesima Sunday	Feb. 28	Transfiguration	Aug. 6
Shrove Tuesday	Mar. 1	Assumption B.V.M.	Aug. 15
Ash Wednesday (Lent begins)	Mar. 2	Labor Day	Sept. 5
Quadragesima Sunday (Lent 1)	Mar. 6	Defense Day	Sept. 12
Hebrew Fast of Esther	Mar. 12	Holy Cross Day	Sept. 14
Hebrew Purim	Mar. 13 & 14	Citizenship Day	Sept. 17
St. Patrick's Day	Mar. 17	Hebrew New Year	Sept. 22
Annunciation (Lady Day)	Mar. 25	Hebrew Fast of Gedaliah	Sept. 24
Mid-Lent Sunday	Mar. 27	Gold Star Mothers' Day	Sept. 25
Passion Sunday	Apr. 3	Hebrew Yom Kippur	Oct. 1
Palm Sunday	Apr. 10	Hebrew Succoth	Oct. 6
First Day of Passover (Heb.)	Apr. 12	Fire Prevention Day	Oct. 9
Pan-American Day	Apr. 14	Columbus Day	Oct. 12
Maundy Thursday	Apr. 14	United Nations Day	Oct. 24
Good Friday	Apr. 15	Zwinglius	Oct. 29
Easter Sunday	Apr. 17	Christ, the King	Oct. 30
Low Sunday	Apr. 24	Halloween	Oct. 31
Southern Memorial Day	Apr. 26	All Saints' Day	Nov. 1
Invention of Cross	May 3	All Souls' Day	Nov. 2
Mothers' Day	May 8	General Elections	Nov. 8
Hebrew Lag B'Omer	May 15	Veterans' Day	Nov. 11
Armed Forces Day	May 21	Thanksgiving Day	Nov. 24
National Maritime Day	May 22	Advent Sunday	Nov. 27
Rogation Sunday	May 22	Conception B.V.M.	Dec. 8
Ascension Day (Holy Thurs.)	May 26	Vigil of Christmas	Dec. 24
Memorial Day	May 30	Christmas Day	Dec. 25
Hebrew Shebuoth	June 1	Holy Innocents	Dec. 28
Pentecost (Whitsunday)	June 5	New Year's Eve	Dec. 31

☆ DOMINICAL LETTERS: C AND B

To every day in the year is given one of the first seven letters of the alphabet, beginning with A to January 1st, B to January 2nd, and so on, A again to the 8th, B to the 9th, etc. Hence, each day in the week has the same letter all through the year. The Dominical Letter for any year is the letter which marks all the Sundays. In Leap Year two Dominical Letters are used, the original one being exchanged at the end of February for the one immediately preceding it in the repeating series of seven. Thus the Dominical Letters for 1960 are C and B.

☆ 1960 EMBER DAYS

Since early in the Christian era twelve days in each year, three in each of the four seasons, designated as Ember Days, have been set apart for fasting and prayer and the Ember Days of 1960 are:

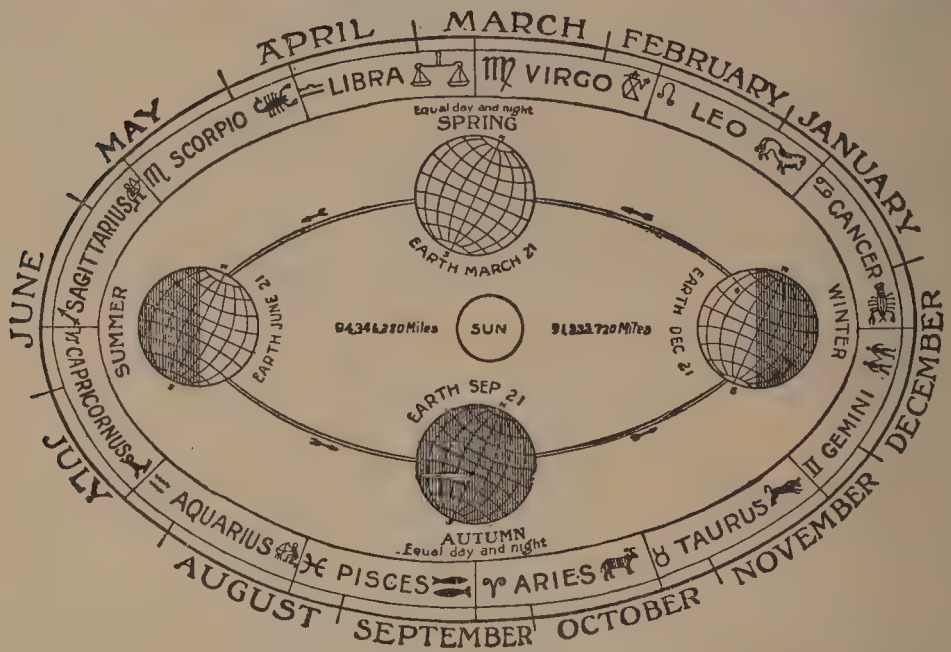
Mar. 9, 11, 12 June 8, 10, 11 Sept. 21, 23, 24 Dec. 14, 16, 17

☆ CALCULATIONS OF THE BANK ALMANAC

are in local or mean solar time when not otherwise expressed. To change calculations to standard time for any point, subtract 4 minutes for every degree of longitude east of a standard meridian, add 4 minutes for every degree west.

SIGNS OF THE ZODIAC—WHAT THEY MEAN

The Zodiac is an imaginary band, encircling the heavens, the mid-line of which is the *ecliptic* or *apparent* path of the sun. Ancient astronomers divided the zodiac into twelve equal parts or "signs," based on revolutions of the moon around the earth. which are the fundamental units in our method of recording time. Each sign of the zodiac was named for the constellation then appearing within it. Zodiac means animals. all the zodiacal constellations being represented



by animals save one. Thus the signs are Aries, the ram; Taurus, the bull; Gemini the twins; Cancer, the crab; Leo, the lion; Virgo, the virgin; Libra, the balance; Scorpio, the scorpion; Sagittarius, the archer; Capricornus, the goat; Aquarius, the waterbearer, and Pisces, the fishes. To each sign also was given a symbol, appearing before the name in the diagram above. The earth, revolving around the sun, passes through the final two-thirds of one sign and the first third of the next sign each month, the sun apparently passing through the signs *opposite*. The moon, revolving around the earth once in 29½ days, passes through all the signs each month, gaining about one sign each revolution.

TERMS INDICATED BY SIGNS AFTER CALENDAR DATES

☉ Sun	♃ Jupiter	☊ Runs high	☋ Ascending Node	Apog., far from ⊕
⊕ Earth	♄ Saturn	☋ Runs low	☊ Descending Node.	☽ First Quarter.
☿ Mercury.	♅ Uranus	☌ Opposition	Perigee, near ⊕	○ Full Moon.
♀ Venus.	♆ Neptune.	☍ Conjunction		☾ Last Quarter.
♂ Mars.	☾ Moon.	□ Quadrature.		● New Moon.

Conjunction—A planet is in conjunction with another body when it has the same longitude, and is seen in the same direction in the heavens. *Superior Conjunction* occurs when planet is on side of sun most distant from earth. *Inferior Conjunctio*⁀ occurs when planet is on same side of sun as earth.

Opposition—A planet is in opposition when it is distant from the sun 180 degrees longitude. at which time it is most brilliant.

Quadrature—Two heavenly bodies are in quadrature when half-way between conjunction and opposition. When a planet is in quadrature with the sun it is 90 degrees longitude from the sun.

Occultation—The moon, in its orbital motion, often passes before and hides from a spectator on the earth certain of the fixed stars or planets. These occurrences are called occultations.

Meaning of Nodes—When a planet is in its "ascending" or "descending" node, it is crossing the plane of the earth's orbit. *Perihelion* means nearest to and *Aphelion* farthest from the sun.

Gr. hel. lat. N. or S.—Greatest heliocentric latitude or greatest angular distance north or south from the ecliptic, as seen from center of sun, the ecliptic being a plane (passing through the center of sun) which contains orbit of earth.

Gr. elong. E. or W.—Greatest elongation or greatest angular distance east or west from the sun, as seen from the earth.

Gr. libration E. or W.—Maximum of slight variation at different times in the amount of the eastern or western edge of the moon seen.

Planet stationary—When the planet, through its relative motion to that of the earth, appears to remain in one place among the fixed stars.

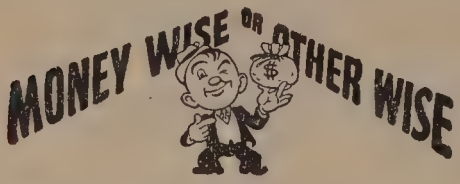
HOW ZODIAC IS SUPPOSED TO GOVERN LIFE

The wise men of ancient times believed there was an intimate relation between the moon and inhabitants of the earth. So each of the twelve zodiac signs corresponded to a part of the human body. Each person is born under one of the twelve signs and is supposed to be most susceptible to disease in that part of his body which corresponds to his sign. Thus, born under the Bull, diseases are most apt to come in the neck; under the sign Pisces, in the feet; and so on. In fact, in the old days, disease was treated only when the moon was in the



sign corresponding to the part of the body affected. A chart was drawn up about the year 1300, showing the human body in its relation to the zodiac signs. The chart is reproduced on this page. The character is known as "the man of signs" or "the moon's man," and is the oldest feature of an almanac, having appeared first in a French almanac in 1610.

The ancients further believed that the moon greatly influenced the affairs of the earth, and that a person's disposition and fortune were determined by the sign under which he was born. Out of this grew astrology.



Plan to save; stick to your plan.

No sum is too small to be saved.

In prosperity prepare for depression.

It pays in dollars to watch the cents.

Money is lost in more ways than won.

Cobwebs collect in an unused attic.

Putting it off will never put it over.

Business looks up first for those who look it up.

It's hard to keep ahead of running expenses.

Footing the bill shows where the shoe pinches.

Waste comes naturally; thrift has to be practiced.

Dollars should never be divorced from sense.

Wealth starts where income exceeds expenses.

The road to happiness runs parallel with the path of duty.

The wheel of fortune needs a lot of driving power.

It's an easy trick to put a silver lining in some other fellow's cloud.

Too many who itch for what they want are not willing to scratch for it.

You can spend what you have saved but you can't save what you have spent.

The more you save, the easier it will be to save.

When income ceases, one soon learns the value of a surplus saved.



The time to save money is when you have some of it.

Taking time off is easier than putting it back.

Time outflies aviators.

Thrift is sound sense.

CHARACTER AND CREDIT

Character has been aptly called the cornerstone of credit. No one with a bad record or reputation, no one known to be dishonest, can expect to get a loan at the bank. However, the character that is a basic qualification for good bank credit includes not only honesty, rectitude, sensible living, and good associations, but also business ability.

A man might be highly virtuous yet lack the ability to earn and manage money that is needed to use credit advantageously and to repay a loan to the bank. Yet an honest man of proved ability and money sense might qualify for bank credit even if he were not possessed of much means.

COMPLIMENTS

It may seem rather odd to you, but, although they are always welcome, compliments to a bank about its service are relatively rare. Seldom does anyone step up and say, "You folks are doing a good job here" or other words to that effect. But the reason probably is that modern banking service is geared up to such smooth efficiency that it is pretty much taken for granted by the public. That seems to us a real compliment in itself.

QUESTION OF GOODNESS

A remote customer wrote to a mail order house as follows: "Please send me one of those gasoline engines you show on page 785, and if it's any good I'll send you a check for it."

He received the following reply: "Please send us the check, and if it's any good we'll send you the engine."

NOT A FRIEND

"Yes, sir, a friend in need is a friend indeed."

"Aye, now you're speaking the truth, stranger."

1960 August 1960

8th Month — 31 Days



August was named in honor of the Roman Emperor Augustus Caesar, he having been made consul in this month.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.M.	6 9 41 A	6 8 41 A	6 7 41 A	6 6 41 A
L.Q.	14 0 37 M	13 11 37 A	13 10 37 A	13 9 37 A
N.M.	22 4 16 M	22 3 16 M	22 2 16 M	22 1 16 M
F.Q.	29 2 23 A	29 1 23 A	29 0 23 A	29 11 23 M

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	SUN SLOW M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Mo	☌ ♀ ♁ (close)	♏	6	4 51	7 20	morn	6	4 55	7 17	morn	5 14	6 58	morn
2	Tu	*Hebrew Fast of Av*	♐	6	4 52	7 19	12 23	6	4 56	7 16	12 26	5 14	6 57	12 41
3	We	☌ ♃ ☾	♐	6	4 53	7 18	1 11	6	4 57	7 14	1 15	5 15	6 56	1 33
4	Th	☌ ♄ ☾ ☋	♑	6	4 54	7 17	2 9	6	4 58	7 13	2 13	5 15	6 56	2 32
5	Fr	☿ Gr. Elong. W. 19°, ☾ in Perig.	♑	6	4 55	7 16	3 12	6	4 59	7 12	3 17	5 16	6 55	3 35
6	Sa	*6. Transfiguration*	♒	6	4 56	7 14	rises	6	5 0	7 10	rises	5 17	6 54	rises
32. 8th Sunday after Trinity Matt. 7		**Day's length 14h. 13m.**							**14h. 10m.**			**13h. 35m.**	
7	Su	♀ Gr. Hel. Lat. N.	♒	6	4 57	7 13	7 35	6	5 1	7 9	7 32	5 18	6 53	7 21
8	Mo	Belgium Miners trap. (140d), '56 ☾ in ♉	♓	6	4 58	7 12	8 13	5	5 2	7 8	8 11	5 19	6 52	8 4
9	Tu	Roosevelt-Churchill meet off Newf., '41	♓	6	4 59	7 10	8 48	5	5 3	7 7	8 47	5 19	6 51	8 45
10	We	Round World Solo Flight (73 h.), 1947	♈	5	0	7 9	9 21	5	5 4	7 6	9 21	5 20	6 50	9 22
11	Th	Dog Days end	♈	5	1	7 7	9 53	5	5 5	7 4	9 54	5 21	6 49	10 0
12	Fr	☿ in ♉	♈	5	2	7 6	10 26	5	5 6	7 3	10 28	5 22	6 48	10 37
13	Sa	*13.* (C.S.T.), ☌ ♁ ☉	♉	5	4	7 5	11 0	5	5 7	7 2	11 3	5 22	6 47	11 15
33. 9th Sunday after Trinity Luke 15		**Day's length 13h. 59m.**							**13h. 53m.**			**13h. 23m.**	
14	Su	*14.* (E.S.T.)	♉	5	5	7 4	11 37	4	5 8	7 1	11 40	5 23	6 46	11 55
15	Mo	*Assumption B. V. M.*, ☌ ♂ ☾	♊	5	6	7 2	morn	4	5 9	6 59	morn	5 24	6 45	morn
16	Tu	☿ in Perihelion	♊	5	7	7 0	12 17	4	5 10	6 58	12 21	5 24	6 44	12 38
17	We	☾ in Apogee	♋	5	8	7 59	1 0	4	5 11	6 56	1 4	5 25	6 43	1 22
18	Th	1st White Child born in America, 1587	♋	5	9	6 58	1 47	4	5 12	6 55	1 51	5 25	6 42	2 9
19	Fr	Iran Reds Stoned Yank Sgt., 1952	♋	5	10	6 56	2 38	3	5 13	6 54	2 42	5 26	6 41	3 0
20	Sa	♃ Stationary,	♌	5	11	6 55	3 32	3	5 14	6 52	3 35	5 26	6 40	3 52
34. 10th Sunday after Trinity Luke 19		**Day's length 13h. 41m.**							**13h. 38m.**			**13h. 12m.**	
21	Su	Great China Flood, 1934	♌	5	12	6 53	4 28	3	5 15	6 51	4 31	5 27	6 39	4 45
22	Mo	*22.* Africa Anti-French Riots,	♍	5	13	6 52	sets	3	5 16	6 49	sets	5 28	6 37	sets
23	Tu	☌ ♀ ☾ (close) ☾ in ☊ [(1000d), 1955	♍	5	14	6 50	7 30	2	5 17	6 48	7 30	5 28	6 36	7 25
24	We	Johns Hopkins Hospital est., 1863	♍	5	15	6 49	8 1	2	5 17	6 46	8 1	5 29	6 35	8 0
25	Th	Byrd's S. Pole Exped. left N.Y., 1928	♎	5	16	6 47	8 33	2	5 18	6 45	8 34	5 30	6 34	8 36
26	Fr	1st practical typewriter, pat., 1843	♎	5	17	6 45	9 5	2	5 19	6 43	9 7	5 31	6 33	9 14
27	Sa	☌ ♆ ☾ (close), ☿ Gr. Hel. Lat. N.	♏	5	18	6 43	9 41	1	5 20	6 42	9 44	5 31	6 31	9 54
35. 11th Sunday after Trinity Luke 18		**Day's length 13h. 23m.**							**13h. 20m.**			**12h. 58m.**	
28	Su	Coal first Mined in U.S., 1806	♏	5	19	6 42	10 21	1	5 21	6 40	10 23	5 32	6 30	10 38
29	Mo	*29.* ☌ ♇ ☉	♐	5	21	6 40	11 6	1	5 23	6 39	11 10	5 32	6 29	11 27
30	Tu	Superior ☌ ☿ ☉, ☌ ♃ ☾	♐	5	22	6 39	11 58	0	5 24	6 37	morn	5 33	6 28	morn
31	We	Wilhelmina pr. Qn. of Neth., 1898 ☋	♑	5	23	6 37	morn	0	5 25	6 35	12 2	5 34	6 27	12 20

WEATHER FORECAST FOR AUGUST

1st to 3rd—Violent storms in many eastern sections and rains in the Mississippi valley. Tornado weather in the mid-west and south, gales along the Pacific coast.

4th to 7th—Clearing and warmer in central and eastern sections by week-end. Pleasant in the Rocky mountains and on the west coast, clear on the western plains, hot in the south.

8th to 11th—Thunder storms in the Ohio valley and upper Atlantic states, sultry in the southeast. Unsettled in the Missouri valley and westward, thunder storms in the southwest.

12th to 15th—Dangerous storms on the Pacific slope and in the northern Rockies, spreading eastward to Mississippi valley. Pleasant in eastern states, becoming overcast and blustery.

16th to 19th—Stormy in the Ohio valley and eastward to New England, gales on the upper east coast. Hurricane threat to the southeast, slowly clearing in central and western states.

20th to 23rd—Sunny on the western plains; turning blustery and unsettled. Thunder storms in eastern areas, fair but windy in the Pacific states, squalls on the coast.

24th to 27th—Clearing and cooler in the upper Atlantic area, dry in the southwest. Fair and hot in the west, becoming unsettled, clear skies in the Mississippi valley and over the prairies.

28th to 31st—Stormy in the west coast states, blustery over the plains. Blustery in the Mississippi valley and squalls in the northeast, thunder storms in the Gulf states.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on August 1, 4, 5, 8, 9, 13, 14, 17, 18, 19, 25, 26, 27, 28, 31, Do not plant on August 2, 3, 6, 7, 10, 11, 12, 15, 16, 20, 21, 22, 23, 24, 29, 30.



BANK NOTES

It's a pleasure to us to advise and assist our depositors.

Feel free to write or telephone us about any matters of business.

Let us assist you when you want to send money away.

You are always welcome to the counsel of our officers.

Our bank is a good place for your business appointments.

Your business at our bank is kept in strictest confidence.

Your deposits will always be appreciated at our bank.

Open an account with us for each of your children.

The three C's of credit are Character, Capacity, and Capital.

Think of us when you have money and also when you need it.

On a work-together basis, we invite your banking business.

If it is more convenient, you can bank with us by mail.

We shall appreciate an introduction to any of your friends.

We invite attention to the latest statement of our bank's condition.

Filling out your own deposit tickets correctly saves time, reduces errors.

Talking about a loan with us is not like asking us for a personal favor.



With Pocketbook CASH spending's apt to be RASH. BETTER BANK IT.

7 POINTS OF SERVICE

Here are a few of the things that your bank is prepared to do for you as a depositor:

1. Keep your funds safe for you, yet quickly available to you.
2. Facilitate any payments you wish to make, by distributing funds as you direct in issuing checks, or in your purchasing of drafts or money orders.
3. Make loans, *i. e.*, lend you bank-credit currency to an extent commensurate with your own credit.
4. Collect checks, drafts, notes, or coupons for you and credit the proceeds to your account or notify you if payment cannot be obtained.
5. Supply kinds of cash you want.
6. Advise with you about business.
7. Serve as your reference in your business dealings with strangers.

CO-OPERATION

By keeping us informed as to his situation, a customer qualifies for our best co-operation.

If you are a borrower, it will be well to keep in touch with us. Drop in for a chat now and then with our loaning officer. Get the benefit of his suggestions or advice. Tell us about any new steps you contemplate, any enlargement of your plans or unusual expense, any interesting conditions, and disappointment or success. Your doing so will help us to work with you to your advantage.

A BIT OF SHOW-OFF

A depositor in a distant bank presented his check signed with three Xs instead of the usual two.

"My wife's got social ambitions," he explained. "She says I must have a middle name."

BETTER THAN NOTHING

Wife (to husband leaving on a trip): Darling, be sure to write, even if it is only a check.

1960 September 1960

9th Month — 30 Days



September derives its name from the Latin word *Septem*, (seven), as this was the seventh month of the Old Roman Year. The Autumnal Equinox occurs in this Month.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.M.	5 6 19 M	5 5 19 M	5 4 19 M	5 3 19 M
L.Q.	12 5 20 A	12 4 20 A	12 3 20 A	12 2 20 A
N.M.	20 6 13 A	20 5 13 A	20 4 13 A	20 3 13 A
F.Q.	27 8 13 A	27 7 13 A	27 6 13 A	27 5 13 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

SUN FAST

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Th	☌ ♄ ☾	♉	5 24	6 35	1 2	0	5 26	6 33	1 1	5 35	6 25	1 20
2	Fr	☾ in Perigee	♊	5 25	6 33	2 2	1	5 27	6 32	2 6	5 35	6 24	2 24
3	Sa	Khaki Suits for U. S. Army, 1902	♒	5 26	6 32	3 11	1	5 28	6 30	3 14	5 36	6 22	3 29
36. 12th Sunday after Trinity Mark 7				**Day's length 13h. 3m.**				**12h. 59m.**			**12h. 45m.**		
4	Su	Los Angeles founded, 1781	♒	5 27	6 30	4 21	1	5 29	6 28	4 23	5 36	6 21	4 35
5	Mo	*5. Labor Day*, Ecl. of ☾, ☌☍☾,	♓	5 28	6 28	rises	2	5 30	6 27	rises	5 37	6 20	rises
6	Tu	Gatling inv. Mach. Gun, 1861 [☾ in ♉	♓	5 29	6 26	7 17	2	5 31	6 25	7 17	5 38	6 19	7 16
7	We	Okinawa—11 Marines drown., 1956	♈	5 30	6 25	7 50	2	5 32	6 24	7 51	5 38	6 17	7 54
8	Th	California Heat Wave (85d), 1955	♈	5 32	6 23	8 23	3	5 33	6 22	8 25	5 39	6 16	8 32
9	Fr	Brit. oust Guina Government, 1953	♉	5 33	6 21	8 57	3	5 34	6 20	9 0	5 39	6 15	9 10
10	Sa	Sewing Mach. pat. by Howe, 1846	♉	5 34	6 19	9 34	3	5 35	6 19	9 37	5 40	6 14	9 51
37. 13th Sunday after Trinity Luke 10				**Day's length 12h. 42m.**				**12h. 41m.**			**12h. 31m.**		
11	Su	Schuman Plan Assembly, France,	♊	5 35	6 17	10 12	4	5 36	6 17	10 16	5 41	6 12	10 32
12	Mo	*12. Defense Day* [1952	♊	5 36	6 16	10 55	4	5 37	6 15	10 59	5 41	6 10	11 17
13	Tu	Gr. Florida Hurricane (1180d), '28 ♒	♊	5 37	6 14	11 41	4	5 38	6 13	11 45	5 42	6 9	morn
14	We	*Holy Cross Day*, ☾ in Apogee	♋	5 38	6 12	morn	5	5 39	6 11	morn	5 43	6 8	12 4
15	Th	♄ Stationary	♋	5 39	6 11	12 30	5	5 40	6 9	12 34	5 43	6 7	12 52
16	Fr	Pilgrims Sailed for America, 1620	♌	5 40	6 9	1 23	5	5 41	6 8	1 27	5 44	6 5	1 44
17	Sa	*Citizenship Day*	♌	5 41	6 7	2 18	6	5 42	6 6	2 21	5 44	6 4	2 36
38. 14th Sunday after Trinity Luke 17				**Day's length 12h. 23m.**				**12h. 21m.**			**12h. 18m.**		
18	Su	☌ ♃ ☾	♌	5 42	6 5	3 17	6	5 43	6 4	3 20	5 45	6 3	3 31
19	Mo	☿ in ♉ ☾ in ♌	♍	5 43	6 4	4 16	6	5 44	6 3	4 18	5 46	6 2	4 27
20	Tu	*20.* Partial Eclipse ☉	♍	5 44	6 2	sets	7	5 45	6 1	sets	5 46	6 0	sets
21	We	*Ember Day*	♎	5 45	6 0	6 34	7	5 46	6 0	6 35	5 47	5 59	6 36
22	Th	*Hebrew New Year*, Autumn b., ☉ en. ♎	♎	5 46	5 58	7 7	7	5 47	5 58	7 8	5 48	5 57	7 14
23	Fr	*Ember Day*, ☌ ♆ ☾ [☌ ☿ ☾, ☌ ♀ ☾	♏	5 48	5 56	7 43	8	5 48	5 56	7 45	5 48	5 56	7 54
24	Sa	*Ember Day, Hebrew Fast of Gedalia*	♏	5 49	5 55	8 21	8	5 49	5 55	8 25	5 49	5 55	8 37
39. 15th Sunday after Trinity Matt. 6				**Day's length 12h. 3m.**				**12h. 3m.**			**12h. 3m.**		
25	Su	*Gold Star Mothers' Day*, ♀ in ♌	♏	5 50	5 53	9 05	9	5 50	5 53	9 8	5 50	5 53	9 24
26	Mo	Hitler's War Speech, 1938	♐	5 51	5 51	9 54	9	5 51	5 51	9 58	5 50	5 52	10 16
27	Tu	*27.* ☌ ♃ ☾ ♒	♐	5 52	5 50	10 49	9	5 52	5 50	10 54	5 51	5 50	11 12
28	We	☌ ♄ ☾	♑	5 53	5 48	11 51	10	5 53	5 48	11 56	5 51	5 49	morn
29	Th	☾ in Perigee, ☿ in Aphelion	♑	5 54	5 46	morn	10	5 54	5 46	morn	5 52	5 48	12 13
30	Fr	German War leaders found guilty, 1946	♒	5 55	5 44	12 56	10	5 55	5 45	1 2	5 53	5 47	1 16

WEATHER FORECAST FOR SEPTEMBER

1st to 3rd—Clearing and cooler in eastern sections with heavy fog in New England. Mostly sunny in central and mid-western states, pleasant in Washington and Oregon.

4th to 7th—Scattered showers along the Missouri River, blustery on the west coast. Thunder storms in the south, unsettled and blustery in the Ohio valley and upper eastern states.

8th to 11th—Hurricane weather in the south. Gales along the Pacific coast and stormy east of the Rockies, spreading eastward to the Atlantic.

12th to 15th—Violent squalls in the upper Mississippi valley and along the Great Lakes, gales on the Atlantic coast. Mostly fair and cooler in western states, thunder storms in the southeast slowly clearing.

16th to 19th—Wind squalls on the Pacific slope, thunder storms on the western plains. Scattered showers in central states, fair but windy in the east.

20th to 23rd—Pleasant on the west coast, turning stormy. Fine autumn weather in Mississippi valley and over plains. Local storms at first in the Atlantic states, becoming clear and cool.

24th to 27th—Windy and wet in central sections, continued fair in the east, followed by stormy, unpleasant weather. Severe storms in the northwest, dry and blustery in California.

28th to 30th—Rains in the upper Atlantic states, becoming fair, pleasant in the south. Clear skies in the mid-west and heavy fogs on the west coast.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on September 1, 2, 5, 6, 9, 10, 14, 15, 21, 22, 23, 24, 25, 28, 29. Do not plant on September 3, 4, 7, 8, 11, 12, 13, 16, 17, 18, 19, 20, 26, 27, 30.



THIS PAGE OF PRECAUTIONS ABOUT BANK CHECKS

IN ISSUING CHECKS

Write with a fairly heavy hand.

Spell out the payee's name in full.

Number your checks consecutively.

Draw checks only against your *checking* account.

Do not erase or retrace your writing, or otherwise alter a check.

To correct an error, destroy the check and write another.

Always date your checks but do not date them ahead of time when written.

In writing name of payee and amount start at extreme left of space, so no other words can be inserted.

If space remains after spelling out amount, or after payee's name, fill in with one or more heavy, straight lines.

Your signature on a check should be like your signature on file at the bank.

Be sure your figures and words in a check express the same amount. If there is a discrepancy, the bank can legally pay the amount stated in words.

Write figures clearly and close to the $ sign; write cents close after dollar figures so no more figures can be added to the number of dollars.

Enter all details of each check on its stub or in your check register.

See that the items on the stub or register agree with those on the check before you tear the check from the book.

A depositor is liable for any loss that may result if he writes a check so that it is easily susceptible to alteration.



Do not sign blank checks, *i. e.*, do not issue checks in blank as to the amount.

Do not write checks payable "to bearer." A check to "bearer" or to "cash" may be paid to anyone.

Do not draw a check payable to "cash" unless you write it at the bank and personally present it for payment.

To avoid errors of omission in your check record, it is best to write checks only from your own check book.

Do not write a check on a blank smeared with dirt or badly wrinkled.

OTHER CHECK POINTS

Keep blank checks secure from theft.

Do not alter another person's check that may come into your hands.

If you lose your check book or discover that any unused checks are missing from your book, notify the bank.

When you endorse a check made payable to you, write your name as it appears in the check; then, if different, write your bank signature beneath.

Anyone vouching for a check, or vouching for any person offering a check, should be required to endorse it.

Do not draw a check and send it to a person in another locality, expecting to deposit money to cover it before it can get back to your bank.

Guard your canceled checks as you would a valid check, leaving none where it may be stolen to get your signature for fraudulent purposes.

Checks should not be drawn against funds not yet available to the bank because not collected.

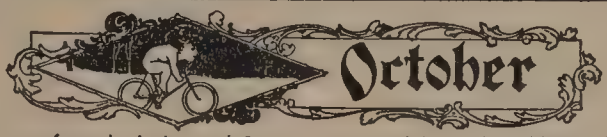
The drawer of a check prefers to have it paid promptly, so he does not have to keep track of outstanding checks.

Do not destroy a certified check, for it is equivalent to money.

Please do not use a check of some other bank to draw on your account in our bank by crossing out the name of the other bank and writing in ours.

1960 October 1960

10th Month — 31 Days



October comes from the Latin word Octo, meaning eighth. By the addition of January and February it became the tenth month but retained its name.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.M.	4 5 17 A	4 4 17 A	4 3 17 A	4 2 17 A
L.Q.	12 0 26 A	12 11 26 M	12 10 26 M	12 9 26 M
N.M.	20 7 03 M	20 6 03 M	20 5 03 M	20 4 03 M
F.Q.	27 2 34 M	27 1 34 M	27 0 34 M	26 11 34 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

SUN FAST

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Sa	*Hebrew Yom Kippur*	♒	5 56	5 42	2 5	11	5 56	5 43	2 7	5 54	5 45	2 21
40. 16th Sunday after Trinity		**Luke 7**	**Day's length 11h. 42m.**					**11h. 44m.**			**11h. 50m.**		
2	Su	☿ in ♉ ☾ in ♉	♓	5 58	5 40	3 14	11	5 57	5 41	3 16	5 54	5 44	3 26
3	Mo	☌ ☿ Ψ (close)	♓	5 59	5 39	4 23	11	5 58	5 40	4 25	5 55	5 43	4 29
4	Tu	4. Russ. an. Earth Satellite, '57	♈	6 0	5 37	rises	11	5 59	5 38	rises	5 56	5 41	rises
5	We	Erie Canal completed, 1825	♈	6 1	5 36	6 20	12	6 0	5 36	6 20	5 56	5 40	6 27
6	Th	*Hebrew Succoth*	♉	6 2	5 34	6 53	12	6 2	5 34	6 55	5 57	5 39	7 5
7	Fr	U.N. Approved Korean Invasion, 1950	♉	6 3	5 32	7 29	12	6 3	5 32	7 32	5 58	5 38	7 44
8	Sa	☌ ☿ Ψ	♉	6 4	5 30	8 7	13	6 4	5 31	8 10	5 58	5 37	8 26
41. 17th Sunday after Trinity		**Luke 14**	**Day's length 11h. 23m.**					**11h. 24m.**			**11h. 36m.**		
9	Su	*Fire Prevention Day*	♊	6 5	5 28	8 47	13	6 5	5 29	8 51	5 59	5 35	9 9
10	Mo	U.S. Plane lost in Atlantic (59d), 1956	♊	6 7	5 27	9 33	13	6 6	5 28	9 37	5 59	5 34	9 55
11	Tu	☌ ☌ ☾ ♎	♋	6 8	5 25	10 21	13	6 7	5 26	10 26	6 0	5 33	10 44
12	We	12. Columbus Day. ☾ in Apogee	♋	6 9	5 23	11 13	14	6 8	5 25	11 17	6 1	5 32	11 35
13	Th	Napolean began Exile, 1815	♋	6 10	5 22	morn	14	6 9	5 23	morn	6 2	5 30	morn
14	Fr	Pres. Truman visited Wake I., 1950	♌	6 11	5 20	12 8	14	6 10	5 22	12 10	6 3	5 29	12 26
15	Sa	☿ Great. Elong. East. 25°; ☌ ☌ ☾	♌	6 12	5 19	1 3	14	6 11	5 20	1 6	6 4	5 28	1 20
42. 18th Sunday after Trinity Matt. 22			**Day's length 11h. 4m.**					**11h. 6m.**			**11h. 23m.**		
16	Su	Israel-Jordan Border Crisis, 1953	♍	6 13	5 17	2 3	15	6 12	5 19	2 5	6 4	5 27	2 14
17	Mo	Ohio River Flood, 1954	♍	6 15	5 15	3 3	15	6 13	5 17	3 4	6 5	5 25	3 11
18	Tu	Re-open Burma Rd. to China, '40, ☾ in ♌	♎	6 16	5 14	4 5	15	6 14	5 16	4 6	6 6	5 24	4 7
19	We	Ger. withdrew Le. of Nat. '35	♎	6 17	5 12	5 10	15	6 15	5 14	5 10	6 7	5 23	5 9
20	Th	20. ☿ Gr. Hel. Lat. S.	♎	6 18	5 11	sets	15	6 16	5 13	sets	6 8	5 22	sets
21	Fr	☌ ☿ ☾	♏	6 19	5 9	6 18	15	6 17	5 11	6 21	6 8	5 21	6 33
22	Sa	☌ ☿ ☾	♏	6 21	5 7	7 1	16	6 19	5 10	7 4	6 9	5 20	7 19
43. 19th Sunday after Trinity Matt. 9			**Day's length 10h. 44m.**					**10h. 49m.**			**11h. 9m.**		
23	Su	U. N. Assembly, N. Y., 1946	♐	6 22	5 6	7 49	16	6 20	5 9	7 53	6 9	5 18	8 11
24	Mo	*United Nations Day*, ☾ in Per., ☌ ♃ ☾, ☿	♐	6 23	5 5	8 44	16	6 21	5 7	8 48	6 10	5 17	9 7
25	Tu	☌ ♄ ☾	♑	6 24	5 3	9 44	16	6 23	5 5	9 49	6 11	5 16	10 7
26	We	U.S. Min. wage at 75c, 1949	♑	6 26	5 2	10 48	16	6 24	5 4	10 52	6 12	5 15	11 4
27	Th	27. ☿ Stationary	♒	6 27	5 0	11 56	16	6 25	5 2	12 0	6 13	5 14	morn
28	Fr	Statue of Liberty unveiled, 1886	♒	6 28	4 59	morn	16	6 26	5 1	morn	6 14	5 13	12 14
29	Sa	Zwinglius	♓	6 29	4 58	1 3	16	6 27	5 0	1 5	6 15	5 12	1 16
44. 20th Sunday after Trinity Matt. 22			**Day's length 10h. 27m.**					**10h. 31m.**			**10h. 55m.**		
30	Su	*Christ, the King* ☾ in ♉	♓	6 30	4 57	2 10	16	6 28	4 59	2 11	6 16	5 11	2 18
31	Mo	*Hallowe'en*	♈	6 32	4 55	3 17	16	6 29	4 57	3 18	6 17	5 10	3 19

WEATHER FORECAST FOR OCTOBER

1st to 3rd—Squalls on Great Lakes, showers in Ohio River valley and eastward. Scattered showers in the Mississippi valley and westward to the Rockies, pleasant in the Pacific states.

4th to 7th—Fair and cooler in eastern sections, bright Harvest Moon. Violent wind squalls in mid-western areas, gales on the Pacific coast.

8th to 11th—Dangerous storms in the upper Atlantic states, gales on the lower Atlantic and Gulf states. Heavy rains in central sections, slowly clearing in the west.

12th to 15th—Fair in the Ohio River valley and eastward to New England, pleasant in the southeast. Mostly fair in the Mississippi valley, unsettled on the western plains and along the west coast.

16th to 19th—Local storms in the upper Atlantic states, gales on the Gulf coast. Windy in central areas and fair in the west.

20th to 23rd—Fair in the northeast, turning stormy and wet. Rains in the Rockies, squalls on the Pacific slope. Rain squalls in the Mississippi valley, thunder storms in the Gulf states.

24th to 27th—Squalls on the Great Lakes, showers in New England. Pleasant in the southeast, fine autumn weather in the central and western areas.

28th to 31st—Unsettled on the southern plateau and over the southern plains, squalls in the northwest. Mostly fair east of the Appalachians, turning windy and wet, showers in the southeast.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on October 2, 3, 6, 7, 8, 11, 12, 13, 18, 19, 20, 21, 22, 25, 26, 29, 30. Do not plant on October 1, 4, 5, 9, 10, 14, 15, 16, 17, 23, 24, 27, 28, 31.



BANKING BY MAIL

We like for all our depositors to call at the bank as often as they wish. However, there are various reasons why many depositors cannot conveniently come to the bank, so we are pleased to serve them by mail.

Whether it's a matter of miles or minutes, of health or your pastime, of weather worry or parking problem, of choice or necessity, we want you to know—whenever you prefer to do so, you can bank with us by mail.

You can mail us your deposits and you will get a proper receipt for each.

If you wish to make a withdrawal, we will remit to you the same way.

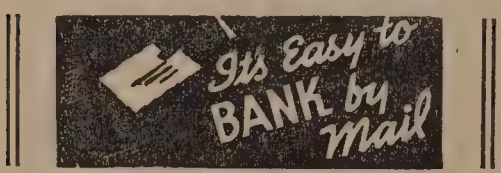
We will supply you with a record of every transaction.

Let us tell you more about how to do your banking by mail, in your savings account or your checking account or both. Ask for the full details of this convenient service.

A FEW PRECAUTIONS

If you send currency or bond coupons for deposit, it is advisable to *register* your letter; this gives you a receipt and insures you against loss of the money in transit to the bank. Or you can purchase a money order payable to our bank and mail us the order.

Checks, drafts, or money orders can be mailed to us without being registered. Do not endorse them in blank but endorse them payable to our bank. Or you can endorse a check "For Deposit Only" with your signature.



BANK EARNINGS

How does a bank make money?

By proper management and use of its capital funds and its deposits.

The principal sources of the bank's revenue are:

1) Income from loans and discounts
2) Income from various investments
3) Fees received for certain services.

A bank's net earnings can only come from the margin between its operating expenses, including interest paid on deposits, and its gross income.

A bank's profits are usually very small, considering its responsibility.

However, a bank can not long continue to operate at a loss and over a period of years it must be profitable to remain in sound condition.

REFER TO OUR BANK

In dealing with persons or firms at a distance, and likewise in your own locality, the best reference you can give is the bank where you do business.

If any one desires evidence of your responsibility, it is a real satisfaction to be able to refer him to our bank. As a depositor, you enjoy this privilege.

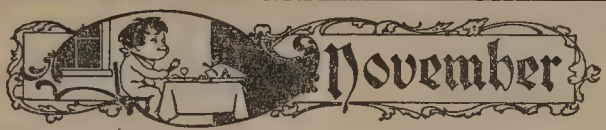
Strong ground for giving a favorable rating as to reputation and credit is a good balance in your account and a record of satisfactory relations with us.

CHECKING ACCOUNTS

Checking accounts comprise one of our bank's most valuable and popular services. We are well organized and equipped to handle checking business swiftly and smoothly as well as correctly. We have the capacity to serve more checking depositors. Hence, we cordially invite the opening of accounts by business concerns, by associations or institutions, by families or individuals. It is virtually impossible for any one to do business satisfactorily today without being able to issue bank checks.

1960 November 1960

11th Month — 30 Days



November was derived from the Latin word *(Novem)*, meaning nine and was the ninth month until January and February was added to the Old Roman Year.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.M.	3 6 58 M	3 5 58 A	3 4 58 M	3 3 58 M
L.Q.	11 8 48 M	11 7 48 M	11 6 48 M	11 5 48 M
N.M.	18 6 47 A	18 5 47 M	18 4 47 A	18 3 47 A
F.Q.	25 10 42 M	25 9 42 M	25 8 42 M	25 7 42 M

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon sets H M	SUN FAST M	Sun rises H M	Sun sets H M	Moon sets H M	Sun rises H M	Sun sets H M	Moon sets H M
1	Tu	*All Saints' Day*, ♂ ☿ ☉	♈	6 33	4 54	4 22	16	6 31	4 56	4 22	6 17	5 9	4 20
2	We	*All Souls' Day*	♈	6 34	4 52	5 26	16	6 32	4 55	5 25	6 18	5 9	5 19
3	Th	*3.* Russ. orbit 2nd Satellite, 1957	♉	6 36	4 51	rises	16	6 33	4 54	rises	6 19	5 8	rises
4	Fr	♃ in ♉	♉	6 37	4 50	6 2	16	6 34	4 53	6 5	6 19	5 7	6 20
5	Sa	Brit.-French Paratroops in Suez, 1956	♊	6 38	4 49	6 41	16	6 35	4 52	6 46	6 20	5 6	7 3
45. 21st Sunday after Trinity		**John 4**		**Day's length 10h. 8m.**				**10h. 15m.**			**10h. 45m.**		
6	Su	☿ in Aphelion	♊	6 39	4 47	7 25	16	6 36	4 51	7 29	6 21	5 6	7 48
7	Mo	Transit of Mercury ♓	♋	6 41	4 46	8 13	16	6 38	4 50	8 17	6 22	5 5	8 36
8	Tu	General Elections, ♂ ♂ ☾, ☿ in ♌	♋	6 42	4 45	9 3	16	6 39	4 49	9 7	6 23	5 4	9 25
9	We	☾ in Apogee	♋	6 43	4 44	9 56	16	6 40	4 48	10 0	6 24	5 3	10 17
10	Th	Franklin inv. Lightning Rod, 1752	♌	6 45	4 43	10 51	16	6 41	4 47	10 54	6 25	5 2	11 9
11	Fr	*11. Veterans Day*, ♂ ♁ ☾	♌	6 46	4 42	11 48	16	6 42	4 46	11 50	6 26	5 2	morn
12	Sa	♂ ☿ ☿ (lose), ☿ in Perihelion	♍	6 47	4 41	morn	16	6 43	4 45	morn	6 27	5 1	12 3
46. 22nd Sunday after Trinity		**Matt. 18**		**Day's length 9h. 52m.**				**10h. 0m.**			**10h. 32m.**		
13	Su	Army Seized Argentine G., '55 ☾ in ♌	♍	6 48	4 40	12 47	16	6 44	4 44	12 49	6 28	5 0	12 57
14	Mo	Cyprus Anti-British Riots, 1955	♍	6 50	4 39	1 48	15	6 46	4 43	1 48	6 29	5 0	1 53
15	Tu	1st Transpolar Commer. flight, 1954	♎	6 51	4 38	2 51	15	6 47	4 42	2 51	6 30	5 0	2 51
16	We	☿ Stationary	♎	6 52	4 37	3 55	15	6 49	4 41	3 54	6 31	4 59	3 51
17	Th	♂ ☿ ☾ (close), ♂ ☿ ☾	♏	6 53	4 36	5 4	15	6 50	4 40	5 2	6 32	4 58	4 54
18	Fr	*18.* ♂ ♀ ♃ (close)	♏	6 54	4 35	sets	15	6 51	4 39	sets	6 32	4 58	sets
19	Sa	Motion Pictures invented, 1893	♐	6 56	4 34	5 39	14	6 52	4 38	5 43	6 33	4 57	6 0
47. 23rd Sunday after Trinity		**Matt. 22**		**Day's length 9h. 37m.**				**9h. 44m.**			**10h. 23m.**		
20	Su	♂ ☿ ☿ (cl.), ♂ stationary, ☾ in Perigee	♐	6 57	4 34	6 33	14	6 54	4 38	6 37	6 34	4 57	6 56
21	Mo	♂ ♃ ☾, ♂ ♀ ☾ ♒	♑	6 58	4 33	7 33	14	6 55	4 37	7 38	6 35	4 57	7 57
22	Tu	♂ ♄ ☾	♑	7 0	4 32	8 38	14	6 56	4 36	8 42	6 36	4 56	9 0
23	We	☿ Gr. Hel. Lat. N.	♒	7 1	4 32	9 46	13	6 57	4 36	9 49	6 37	4 56	10 5
24	Th	*Thanksgiving D.*, ☿ Gr. El. W. 20°	♒	7 2	4 31	10 54	13	6 58	4 35	10 56	6 37	4 56	11 9
25	Fr	*25.* Calif. Forest Fire (11d), '56	♓	7 3	4 31	morn	13	6 59	4 35	morn	6 38	4 55	morn
26	Sa	Coal Strike cl. steel mills, 1946 ☾ in ♉	♓	7 4	4 30	12 2	12	7 0	4 34	12 4	6 39	4 55	12 12
48. 1st Sunday in Advent		**Matt. 21**		**Day's length 9h. 25m.**				**9h. 34m.**			**10h. 15m.**		
27	Su	Custer's Indian Victory, Washita, 1868	♓	7 5	4 30	1 9	12	7 1	4 34	1 10	6 40	4 55	1 14
28	Mo	♂ ♀ ♄ (close), ♀ Gr. Hel. Lat. S.	♈	7 6	4 30	2 14	12	7 2	4 34	2 14	6 41	4 54	2 14
29	Tu	Printing Block invented, 593	♈	7 7	4 29	3 18	11	7 3	4 33	3 17	6 42	4 54	3 12
30	We	Uprising in Cuba, 1956	♉	7 9	4 29	4 20	11	7 4	4 33	4 18	6 43	4 54	4 10

WEATHER FORECAST FOR NOVEMBER

1st to 3rd—Fair in central states and along east coast, turning stormy. Stormy weather along the Missouri valley and westward to Oregon and Washington, dust storms in southwest.

4th to 7th—Stormy in the lower Atlantic states, rains in the northeast. Slowly clearing in the Mississippi valley, and westward over the plains, mostly clear skies west of the Rockies, Hunter's Moon.

8th to 11th—Fair and cooler in the Ohio valley, Great Lakes sections and New England. Cold showers in the upper Mississippi valley, local storms in the south, showers on the west coast.

12th to 15th—Unsettled in northeastern states. Pleasant in the Mississippi valley and over the plains, fair on Pacific slope.

16th to 19th—Stormy in the Ohio valley and eastward, thunder storms in the south, but little rain. Violent squalls over the western plains and along the Pacific coast, slowly clearing.

20th to 23rd—Slowly clearing in the eastern sections, cooler in the southeast. Mostly fair in the Mississippi valley and westward to the coast, much colder.

24th to 27th—Unsettled in central and eastern states. Overcast and blustery on the western plains and along the west coast.

28th to 30th—Severe storms in the west with gales on the coast. Blustery in the Mississippi valley, mostly fair in the east.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on November 3, 4, 7, 8, 9, 15, 16, 17, 18, 21, 22, 25, 26, 27, 30. Do not plant on November 1, 2, 5, 6, 10, 11, 12, 13, 14, 19, 20, 23, 24, 28, 29.



NEEDED NOW AS IT WAS THEN

To young persons opening accounts with us, the vision of the gains to be made by saving dawns as a new discovery. That is as it should be and we do not want to detract one particle from the pleasant excitement of it. Soon enough, however, this phase is superseded by the deeply gratifying realization that the practice of thrift today carries on the principle underlying all our country's material development.

Through the three centuries since early Colonial days, the principle has been in operation. Expressions of it can be found in the literature of any period. For instance, *Frank Leslie's Illustrated,* a popular magazine of the nineteenth century, carried the following quaint preachment in its issue of April, 1876:

"Take care of the pennies. Look well to your spending. No matter what comes in, if more goes out, you will always be poor. The art is not in making money, but in keeping it. Little expenses, like mice in a barn, when they are many, make great waste. Hair by hair, heads get bald; straw by straw the thatch goes off the cottage, and drop by drop the rain comes into the chamber. A barrel is soon empty, if the tap leaks but a drop a minute. When you mean to save, begin with your mouth; many thieves pass down the red lane. In all things keep within compass. Never stretch your legs farther than your blanket will reach, or you will soon be cold. In clothes choose suitable and lasting stuff and not tawdry fineries. To be warm is the main thing; never mind the looks. A fool may make money but it takes a wise man to spend it. Remember it is easier to build two chimneys than to keep one going. If you give all to back and board, there is nothing left to be saved. Fare hard and work hard when you are young, and you will have a chance to rest when you are old."

FINANCIAL FRIEND



Successful people often remark that a good bank is one of the best business friends any one can have, and we hope our service bears out the truth of that saying. If you have no bank connection yet, you need an account in our bank, to protect your money, to safeguard your spending, to help you to accumulate reserve funds, and to bring you the benefit of business counsel at your request.

OUR GRATITUDE

A large proportion of the new business that comes to us can be traced directly to satisfied customers who have "sold" our institution to their friends. The good words that are being spoken for and about us every day are more convincing than anything we could say and their value is appreciated. To our friendly patrons who are continually recommending us, we tender our sincerest thanks.

WE DO NOT PROFESS TO "KNOW IT ALL" BUT OUR EXPERIENCE AND JUDGMENT IN MONEY MATTERS ARE AT THE SERVICE OF ALL OUR DEPOSITORS AND OTHER CUSTOMERS

1960 December 1960

12th Month — 31 Days

December derives its name from the Latin word *(Decem)*, as this was formerly the tenth month of the Old Roman Year.

MOON'S PHASES

	EASTERN D. H. M.	CENTRAL D. H. M.	MOUNTAIN D. H. M.	PACIFIC D. H. M.
F.M.	2 11 25 A	2 10 25 A	2 9 25 A	2 8 25 A
L.Q.	11 4 39 M	11 3 39 M	11 2 39 M	11 1 39 M
N.M.	18 5 47 M	18 4 47 M	18 3 47 M	18 2 47 M
F.Q.	24 9 30 A	24 8 30 A	24 7 30 A	24 6 30 A

LATITUDE

Of Boston, New England, New York State, S. Michigan, Wisconsin, Iowa, Wyo. and Oregon.

LATITUDE

Of New York City, Philadelphia, Pa., Conn., New Jersey, Ohio, Indiana, Cal., Illinois and Neb.

LATITUDE

Of Charleston, No. & So. Car., Ga., Fla., Ala., Miss., Ark., No. La. and Texas, Arizona, So. Calif.

D M	D W	HISTORICAL EVENTS	Moon Signs	Sun rises H M	Sun sets H M	Moon rises H M	SUN FAST M	Sun rises H M	Sun sets H M	Moon rises H M	Sun rises H M	Sun sets H M	Moon rises H M
1	Th	♁ Stationary	♉	7 10	4 28	4 1	11	7 5	4 33	4 3	6 44	4 54	4 17
2	Fr	2. Union Pac. R. R. began, 1863	♊	7 11	4 28	4 38	10	7 6	4 32	4 42	6 44	4 54	4 58
3	Sa	Worst N. Y. Dock Fire (11d), 1956	♊	7 12	4 27	5 20	10	7 7	4 32	5 24	6 45	4 54	5 42
49. 2nd Sunday in Advent		**Luke 21**	**Day's length 9h. 14m.**					**9h. 24m.**			**10h. 8m.**		
4	Su	Brit. Prime Minister visited U.S., 1950	♊	7 13	4 27	6 6	9	7 8	4 32	6 11	6 46	4 54	6 29
5	Mo	Iran-Brit. relations resumed, 1953	♋	7 14	4 27	6 55	9	7 9	4 32	6 59	6 47	4 54	7 18
6	Tu	☌ ☍ ☾	♋	7 15	4 27	7 47	9	7 10	4 32	7 51	6 48	4 54	8 9
7	We	☾ in Apogee	♌	7 16	4 27	8 41	8	7 11	4 32	8 45	6 49	4 54	9 1
8	Th	*Conception B. V. M.*	♌	7 17	4 27	9 37	8	7 12	4 32	9 39	6 50	4 54	9 53
9	Fr	☌ ☋ ☾ (close) [☾ in ♌	♌	7 18	4 26	10 35	7	7 13	4 32	10 37	6 50	4 54	10 47
10	Sa	Marines escape Red China trap, 1950,	♍	7 19	4 26	11 34	7	7 14	4 32	11 35	6 51	4 55	11 41
50. 3rd Sunday in Advent		**Matt. 11**	**Day's length 9h. 6m.**					**9h. 17m.**			**10h. 3m.**		
11	Su	11. Marconi sig. across Sea, '01	♍	7 20	4 26	morn	6	7 15	4 32	morn	6 52	4 55	morn
12	Mo	N. Ireland Anti-Brit. riots, '56	♎	7 21	4 27	12 33	6	7 15	4 32	12 34	6 52	4 55	12 36
13	Tu	Government mov. to Washington, 1800	♎	7 22	4 27	1 37	5	7 16	4 32	1 36	6 53	4 55	1 34
14	We	*Ember Day*	♎	7 23	4 27	2 41	5	7 17	4 32	2 40	6 54	4 56	2 34
15	Th	☌ ♆ ☾, ♇ Stationary	♏	7 23	4 27	3 49	4	7 18	4 33	3 46	6 55	4 56	3 37
16	Fr	*Ember Day*, ☿ in ♉	♏	7 24	4 28	4 58	4	7 18	4 33	4 55	6 55	4 56	4 41
17	Sa	*Ember Day*	♐	7 25	4 28	6 8	4	7 19	4 33	6 4	6 56	4 56	5 47
51. 4th Sunday in Advent		**John 1**	**Day's length 9h. 3m.**					**9h. 14m.**			**10h. 1m.**		
18	Su	18. Slavery abol. in U.S., 1865	♐	7 25	4 28	sets	3	7 20	4 34	sets	6 56	4 57	sets
19	Mo	☌ ♄ ☾, ☾ in Perigee	♑	7 26	4 29	6 19	3	7 20	4 34	6 23	6 57	4 57	6 42
20	Tu	First U. S. Cotton Mill, 1790	♑	7 27	4 29	7 28	2	7 21	4 35	7 32	6 57	4 58	7 50
21	We	Winter begins, ☉ ent. ♑, ☌ ♀ ☾	♒	7 27	4 29	8 40	2	7 21	4 35	8 42	6 58	4 58	8 57
22	Th	Floods in Calif. (28d), 1955	♒	7 28	4 30	9 51	1	7 22	4 36	9 53	6 58	4 59	10 3
23	Fr	Pilgrims build Plymouth, 1620,	♓	7 28	4 30	10 58	1	7 22	4 36	11 0	6 59	4 59	11 6
24	Sa	24. *Vigil of Christmas* [☾ in ♉	♓	7 29	4 31	morn	Sl.	7 23	4 37	morn	6 59	5 0	morn
52. Christmas		**Luke 2**	**Day's length 9h. 2m.**					**9h. 14m.**			**10h. 1m.**		
25	Su	*Christmas Day*, ☌ nearest ⊕	♈	7 29	4 31	12 6	0	7 23	4 37	12 7	7 0	5 1	12 8
26	Mo	☿ in Aphelion	♈	7 29	4 32	1 10	1	7 24	4 38	1 9	7 0	5 1	1 6
27	Tu	Last Survivor of Bunker Hill died, 1860	♉	7 30	4 33	2 14	1	7 24	4 38	2 12	7 1	5 2	2 4
28	We	*Holy Innocents*	♉	7 30	4 33	3 15	2	7 24	4 39	3 12	7 1	5 2	3 1
29	Th	1st American YMCA, Boston, 1851	♉	7 30	4 34	4 13	2	7 24	4 40	4 10	7 1	5 3	3 56
30	Fr	☌ ☌ ☉	♊	7 30	4 35	5 11	3	7 25	4 41	5 7	7 2	5 4	4 51
31	Sa	*New Year's Eve*	♊	7 30	4 36	6 5	3	7 25	4 41	6 0	7 2	5 4	5 42

WEATHER FORECAST FOR DECEMBER

1st to 3rd—Heavy rains in the Ohio valley, Great Lakes and upper Atlantic areas, blustery in the southeast. Stormy at first in central and western sections, becoming fair and cooler.

4th to 7th—Unsettled on the plains and Pacific slope, showers in the southwest. Much colder in the Mississippi valley and New England, frosts in the southeast.

8th to 11th—Blustery on the western plains and scattered rain in central and eastern sections clearing by the week-end. Sunny and cool in California, fair in the northwest.

12th to 15th—Unsettled and blustery in eastern states worsening by mid-week. Stormy in the Pacific states and eastward over the plains, rains in the Mississippi valley.

16th to 19th—Continued stormy in eastern and central sections, clearing and turning colder. Windy in the southwest, fair and colder in northwestern areas.

20th to 23rd—Scattered showers along the Pacific coast, unsettled in the mid-west. Fair at first in the Mississippi valley and Atlantic states, turning windy and wet.

24th to 27th—Blustery and unsettled in the Mississippi valley and eastward. Fair in central and western areas, becoming stormy.

28th to 31st—Slowly clearing in the Missouri valley and westward. Snow storms in the Great Lakes and upper Atlantic areas, rains in the south.

PLANTING DAYS ACCORDING TO MOON SIGNS

Plant on December 1, 5, 6, 12, 13, 14, 15, 16, 19, 20, 23, 24, 27, 28, 29. Do not plant on December 2, 3, 4, 7, 8, 9, 10, 11, 17, 18, 21, 22, 25, 26, 30, 31.

MUTUAL AND  RECIPROCAL

WHEN a customer deposits money with us, or obtains a loan from us, or transacts any other business at our bank, or comes to us for information or advice, we do not consider that the accommodation is all on our part, that it is simply a matter of our doing something for him. We recognize that he is also doing us a favor, we realize that his business is worth something to the bank, and we appreciate the opportunity that he gives us to add something to our bank's earnings in exchange for financial service of equivalent value to him.

GOOD FRIENDS

Those who become acquainted with our bank through their relations with us as depositors, as borrowers, or as customers in other ways, usually become good friends of the bank. When anyone responds to our invitation to use any of our services, we value the immediate business for what it is worth but prize still more the possible beginning of a new friendship. Likewise, we hope some folks will learn more about us from our Bank Almanac. When they find our bank is for them, they will be for our bank.

A FARMER'S BANK

Because we are farm-minded and think in terms of loss-prevention, augmented income, increased profits, and new resources for our farmer customers, we are known to many as a farmer's bank, to which farmers come and send their friends for right credit arrangements.

We like to work with farmers in shaping financing programs for them in support of good operating plans.

You may read more about our service to farmers on Page 8.

TRAVELER'S CHECKS

When you travel you run great risk if you keep your funds in the form of cash, liable to be lost, stolen, or destroyed. Enjoy perfect safety and peace of mind by carrying most of your money in the convenient form of our Traveler's Checks.

With these self-identifying checks, you obtain cash, as needed, without delay or discount, at banks, hotels, ticket offices, stores, or auto service stations.

The cost of this service is nominal.

ECONOMICAL

The interest charge for a loan from our bank is apt to be appreciably lower than the cost of credit from other sources.

Hence, if your plan is within our lending province, we believe it will pay you in dollars and cents to deal with us.

Our very reasonable rates make it advantageous for people of good credit and dependable income to borrow for many purposes.

So, when the need of a loan arises, it is wise to see us first. It costs you nothing to consult us.

By giving the best of banking service, we endeavor to deserve the steadfast patronage of our community

LET'S DISCUSS IT

Instead of rashly assuming he could not get a bank loan, a person of assured income who needs help in any financial emergency should bring his problem to the bank and let us see if we can work out with him a satisfactory solution.

It is always advisable to find out first whether the requirement can be met with a low-cost bank loan.

To apply for a loan it is not necessary to be a depositor with us. Arrangements may be facilitated if an applicant has any of the usual forms of security or a responsible endorser.

BETTER AT THE BANK

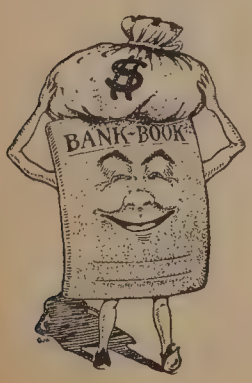
Any one with the reasonable qualifications can invariably do better in borrowing at the bank. An economical loan here means a sizable saving.

In repaying a loan as agreed, a borrower builds up credit at the bank where it may be of much future value to him.

Dealing with us on an impersonal, business basis, an applicant can discuss his situation without embarrasment and in confidence.

He can be sure of courteous consideration in a spirit of co-operation.

IF YOU WANT BOTH



safety for your money and certainty that you can get it when you ask for it, there is no substitute for a bank account

STOCKHOLDERS

The *capital* of a bank is contributed by its stockholders in subscribing for its stock.

The original *surplus* of many banks is also supplied by the stockholders in paying more than par value for their stock.

To the stockholders, by virtue of their investment and the risk they assume, belong the earnings of the bank.

When earnings are sufficient, a portion is distributed among the stockholders as a dividend.

GROWING STRONGER

However, a portion of the earnings is usually retained in the bank. Such a portion is added to the *undivided profits*, from which amounts may be transferred to its surplus.

Whenever it may be deemed desirable, the bank's capital structure may be augmented either by selling additional stock or by putting more of the earnings into *undivided profits* and the bank's surplus.

REMAIN IN BANK

All the capital funds of the bank are owned by the stockholders and are owed by the bank to them but cannot be withdrawn. They remain in the bank as prior protection for its depositors.

If the bank loses money on some of its loans or investments, that money must come out of stockholders' funds.

CIVIC-MINDED

Citizens who subscribe the capital to found a bank are seldom actuated to invest solely for the sake of the dividends they may receive. Most are interested in building up a sound bank for the service it can render to the people in its locality,—service conducive to the growth and progress of the community.



GETTING BUSINESS BEARINGS

WHEN *the mariner has been tossed for many days, in thick weather, and in an unknown sea, he naturally avails himself of the first pause in the storm, the earliest glance of the sun, to take his latitude, and ascertain how far the elements have driven him from his true course. Let us imitate this procedure.* —*Daniel Webster*

A well-tended account with our bank is an anchor to windward in case of storm.

If you are trying to find out where you are in a business way and chart your business course, perhaps we can help you to get your bearings. As a ship's captain relies on his charts and instruments, you can count on our bank for aid in saving, safeguarding, or conveying money, as well as for counsel as to credit or other problems of business management. Our officers are eagerly available to all customers of our bank for such consultation and advice as may be requested. We shall esteem it a privilege to serve you in any way within the sphere of sound banking.

A GOOD BANK IN A GOOD COMMUNITY

MUTUALITY of interest between the bank and the community may seem to some of our readers too obvious to justify discussion. It is something that many of us may be inclined to take for granted. Actually, however, it is the keystone of a well-balanced economic order in any locality or section of the country. We like to accent the interdependence of the bank and the community and the reciprocal value of one to the other, instead of simply stressing the essentiality of the bank. Ample banking facilities are an important factor in the prosperity and growth of any city or town and adjacent territory, but the success of any bank depends on the confidence, good will, patronage, and support of the people who are in position to use its services. A good bank and the surrounding community it chiefly serves tend to prosper and progress together.

INTRODUCE YOUR FRIENDS TO US

IN talking with your friends and acquaintances, you may do a favor for them as well as for us if you see fit to mention the name of our bank and to say a good word for our service. If we are not already acquainted with your friends, bring them in to see us, for we shall be happy to meet them. An introduction at the bank is often particularly important for newcomers to the community. A strong bank that constantly strives to render the right kind of service wins many friends who take pleasure in speaking well of it. We deeply appreciate the friendly sentiment expressed by our depositors and other customers. Turn about is fair play and we are always pleased to recommend persons who are well and favorably known to us, whenever occasion arises.

When You Need a Loan

and will be able to repay it

Borrow from Your Bank

We Make Loans of Many Kinds



PERSONAL INCOME ADVANCES

BUSINESS LOANS • FARM LOANS

HOME LOANS • AUTO LOANS

IMPROVEMENT LOANS

APPLIANCE LOANS

COLLATERAL LOANS

LIFE-INSURANCE LOANS

Complete Bank Credit Service

Loan Requirements as Liberal as Sound Banking Allows



COME TO SEE US FIRST

Bring in your facts and figures. Let's see if your need comes within the scope of our service.

BANK LOAN ADVANTAGES

Low Cost

No Concealed Charges

Confidential

Considerate prompt and courteous SERVICE

•

If circumstances are such that a sound loan can be made, you can do better at the bank.

A GOOD PLACE TO GET A GOOD LOAN

CALENDAR FOR THE YEAR 1960

JANUARY.

S	M	T	W	T	F	S
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	..	..	..	..	..	..

FEBRUARY.

S	M	T	W	T	F	S
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	..	..	..	..	..
..	..	..	..	..	..	..

MARCH.

S	M	T	W	T	F	S
..	..	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	..	..
..	..	..	..	..	..	..

APRIL.

S	M	T	W	T	F	S
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
..	..	..	..	..	..	..

MAY.

S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	..	..	..	..
..	..	..	..	..	..	..

JUNE.

S	M	T	W	T	F	S
..	..	..	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	..	..
..	..	..	..	..	..	..

JULY.

S	M	T	W	T	F	S
..	..	..	..	..	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31	..	..	..	..	..	..

AUGUST.

S	M	T	W	T	F	S
..	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	..	..	..
..	..	..	..	..	..	..

SEPTEMBER.

S	M	T	W	T	F	S
..	..	..	..	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	..
..	..	..	..	..	..	..

OCTOBER.

S	M	T	W	T	F	S
..	..	..	..	..	..	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	..	..	..	..	..

NOVEMBER.

S	M	T	W	T	F	S
..	..	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	..	..	..
..	..	..	..	..	..	..

DECEMBER.

S	M	T	W	T	F	S
..	..	..	..	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
..	..	..	..	..	..	..

ANY BANKING DAY IN THE YEAR IS A GOOD DAY
TO OPEN YOUR ACCOUNT IN OUR BANK

Time is Money  When You Save

Are you farther ahead financially than a year ago? If you have nothing to show for months gone by, you have slipped back. Seize and profit by the golden present. Put both time and money to work for you. Make this year count by saving in a bank account.

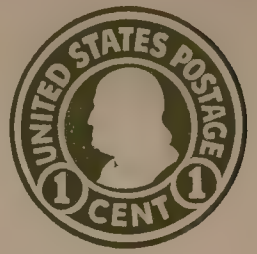
Act  *Now*

THE FIRST NATIONAL BANK OF BELEN

BELEN, NEW MEXICO

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION

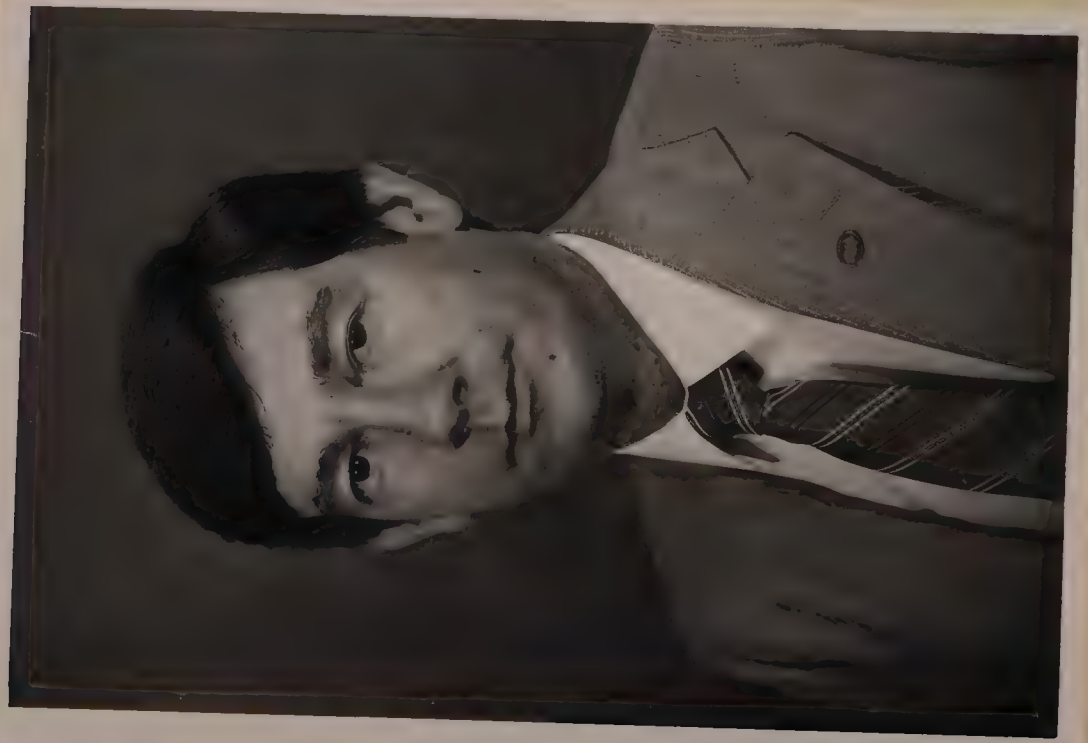
After 10 days, return to
THE FIRST NATIONAL BANK,
BELEN, N. MEX.



BHHC 2-1-9-24

1992.002.011

BHHC 2-1-9-25



SUMNER

Mike Sumner

Banker

litterbag



First National Bank of Belen

Member FDIC

Offices in Belen, Bosque Farms, Los Lunas, Mountainair, Moriarty and Rio Communities

Over 90 Years of Quality Banking

BH = 2-1-9-26

DUE 8-06-77

NAME BECKER-DALIES COMPANY

jcj:fo

ADDRESS P.O. BOX 564

~~10312~~ NUMBER R/E

8-6-76 to 8-6-77

TOWN Belen, N.M. 87002

TELEPHONE

RATE 8½ date CLASS 09

For value received, the undersigned, jointly and severally, endorse, guarantee and promise to pay the note on the reverse hereof and all extensions and renewals thereof, and hereby waive (a) presentment, demand, protest, notice of protest, notice of dishonor, and notice of non-payment; (b) the right, if any, to the benefit of, or to direct the application of, any security hypothecated to the holder, until all indebtedness of the maker to the holder, howsoever arising, shall have been paid; (c) the right to require the holder to proceed against the maker, or to pursue any other remedy in the holder's power; and agree that the holder may proceed against the undersigned directly and independently of the maker, and that the cessation of the liability of the maker for any reason other than full payment, or any extension, forbearance, change of rate of interest, or acceptance, release or substitution of security or any impairment or suspension of the holder's remedies or rights against the maker, shall not in anywise affect the liability of the undersigned hereunder. In case this note is placed with an attorney for collection, after default or is collected through probate or other court proceedings, the undersigned, jointly and severally, promise to pay an additional 10% of the total amount unpaid hereon as attorney's fees.

ENDORSER

DEC 2 4 1976

9-15

9-15

10-15

11-15

12-15

1-15

mat, 8.06.77

DATE PAID	INTEREST PAID AMOUNT	INTEREST PAID PAID TO	PRINCIPAL PAID			BALANCE OF PRINCIPAL		
						46	897	37
AUG 1 0 1976	21.84	8-8-76		4	61	46	892	76
SEP 1 5 1976	414.97	9-15-76		85	03	46	807	73
OCT 1 8 1976	327.02	10-15-76		172	98	46	634	75
NOV 1 5 1976	336.66	11-15-76		163	34	46	471	41
DEC 1 5 1976	324.66	12-15-76		175	34	46	296	07
DEC 1 7 1976	21.56	12-17-76	24	278	44	22	017	63
DEC 2 4 1976	35.89	12-24-76	22	017	63		~~0~~	

GHMC 2-1-78

$ 46,897.37 Belen, NEW MEXICO August 6, 19 76

--ONE YEAR---------- AFTER DATE FOR VALUE RECEIVED we PROMISE TO PAY TO THE ORDER OF

THE FIRST NATIONAL BANK OF BELEN

PAID DEC 24 1976

AT ITS OFFICE IN Belen, NEW MEXICO

-FORTY SIX THOUSAND EIGHT HUNDRED NINETY SEVEN AND 37/100-------- DOLLARS

Together with interest at the rate of 8½ per cent, per annum from date until paid, in case this note is placed with an attorney for collection, after default or is collected through probate or other court proceedings, I (we) promise to pay an additional 10% of the total amount unpaid hereon as attorney's fees. We waive protest and notice of dishonor and agree that after maturity the time of payment may be extended at the request of anyone liable hereon without releasing any maker or endorser hereon.

$500.00 per month beginning Sept. 15, 1976.

Becker-Dalies Company

Austin D. Lovett

Austin D. Lovett, Pres.

Fidel J. Sanchez

Fidel J. Sanchez, Sec.-Tres

Austin D. Lovett

Austin D. Lovett, Indiv.

P.O. Box 564

00342 Belen, N.M. 87002

TEL. NO. ADDRESS SIGNATURE

N-2SP

PAYMENT RECORD BOOK

BRING OR SEND THIS BOOK WHEN MAKING PAYMENTS

No. BR 01-342

NAME _____

ADDRESS _____

_____

THE FIRST NATIONAL BANK
OF BELEN
BELEN, NEW MEXICO

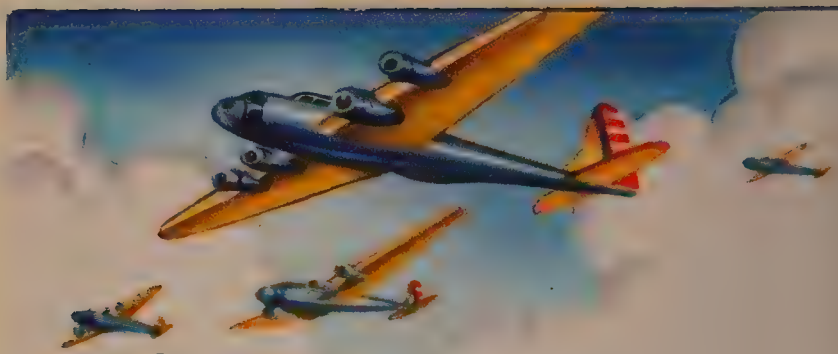
Becker-Dalies Company
P. O. Box 564
Belen, N. M. 87002

Amount of Loan $ 46,897.37 Dated 8/06/76 12 Monthly Payments of $ 500.00 due on the 15th day of each month beginning 9/15/76

	Date	Amount Paid	Interest	Paid To	Principal	Balance	Teller's Initials
Orig	10/76	26 45	21 84	8/8/76	4 61	46,892 76	—
2	[illegible]	500 00	414 97	9/15/76	85 03	46,807 73	mP
3	[illegible]	500 00	327 02	10/15/76	172 98	46,634 75	mP
4	NOV 15 1976	500 00	336 66	11/15/76	163 34	46,471 41	EG
5	DEC 15 [illegible]	500 00	324 66	12/15/76	175 34	46,296 07	EG
6	DEC 17 1976	24,300 00	21 56	12/17/76	24,278 44	22,017 63	EG
7	DEC 24 1976	22,053 52	35 89	12/24/76	22,017 63	-0-	EG
8							
9							
10							
11							
12							
13							
14							
15							
16							
17							
18							
19							
20							
21							
22							
23							
24							

A LATE CHARGE will be added to all delinquent accounts.


Birthday Greetings
LET'S "STAMP" OUT THE DICTATORS!



This Birthday card is bringing
More than a wish or two,
It brings the first installment
On a brand new bond
for you.
Each added stamp will do its bit
To push "Mussi" off the map,
Sink the prowling submarines,
And "STAMP" out Hitler
and the Jap!



10¢ WAR STAMP ALBUM



For the purchase of

UNITED STATES

WAR

SAVINGS BONDS

10¢ STAMPS $25 BONDS

This "Stamp Out the Axis" Ten-Cent War Stamp Album is published by The Greeting Card Industry, Inc., 200 Fifth Avenue, New York City, by authorization of The U. S. Treasury and Post Office Depts.

It holds 187 Ten-Cent War Stamps. When filled, add 5c in coin for total value of $18.75 and exchange Album at Post Office for War Savings Bond which, after ten years, will be worth $25.00.

Mount only 10c War Stamps in this Album. Be sure to affix stamps securely.

This Album is the property of—

Name.....

Address.....

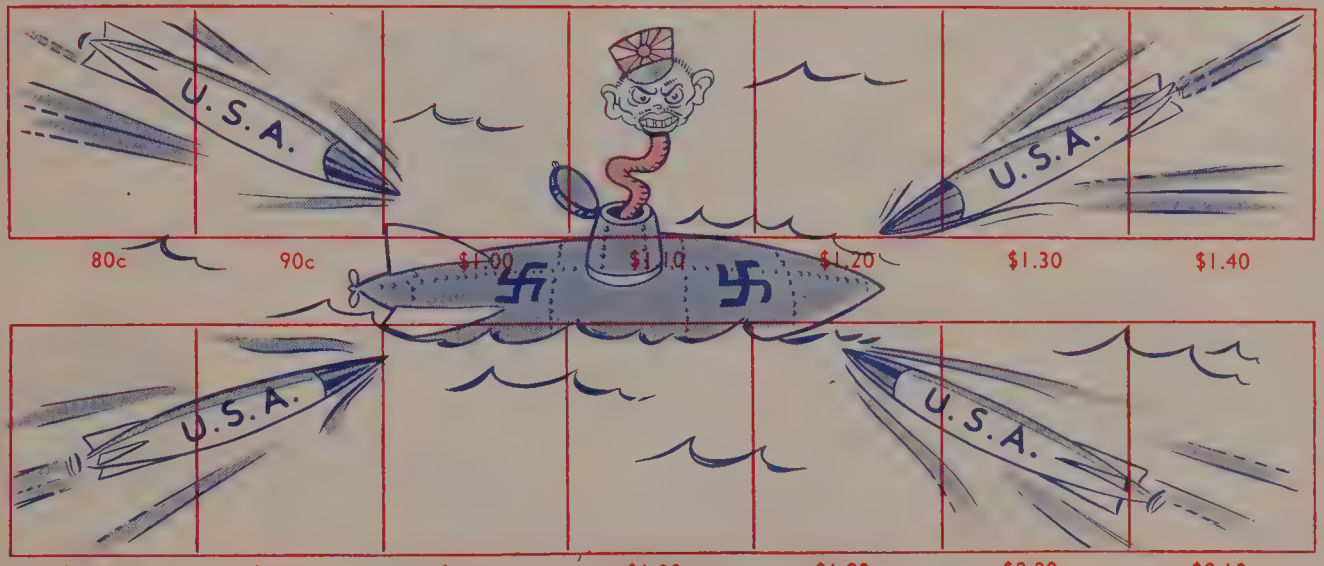
City.....State.....

Copyright MCMXLII, The Greeting Card Industry, Inc., N. Y. C.



10c 20c 30c 40c 50c 60c 70c

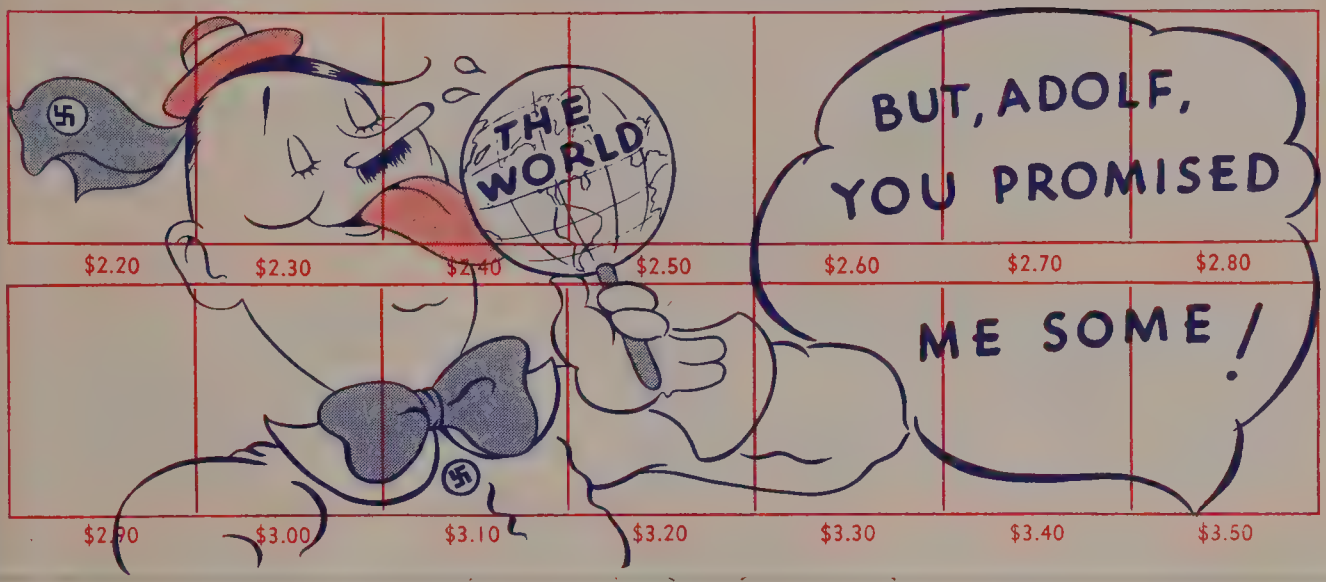
SINK THE SUBS



80c 90c $1.00 $1.10 $1.20 $1.30 $1.40

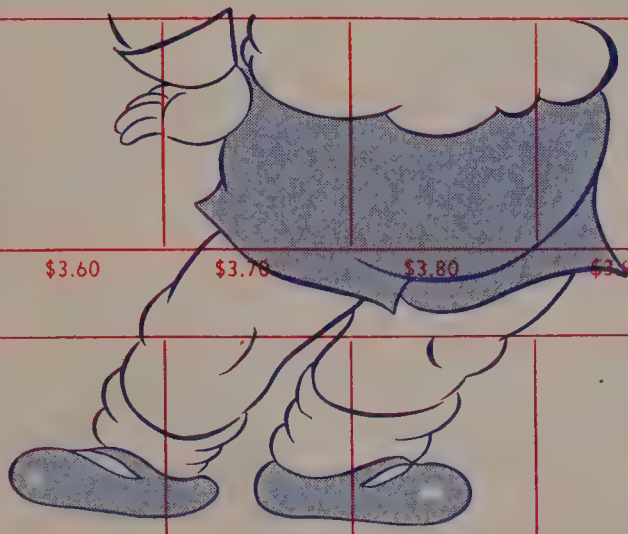
$1.50 $1.60 $1.70 $1.80 $1.90 $2.00 $2.10

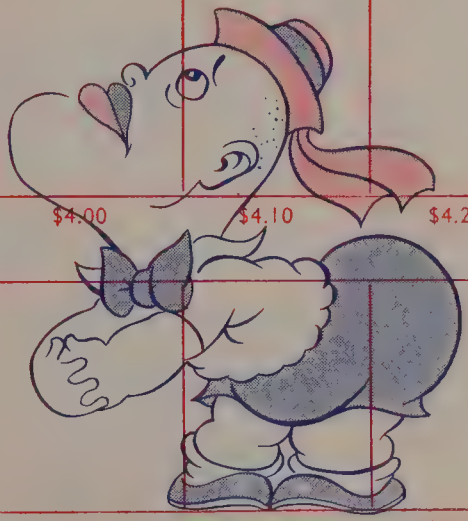
LICK HITLER !



$2.20 $2.30 $2.40 $2.50 $2.60 $2.70 $2.80

$2.90 $3.00 $3.10 $3.20 $3.30 $3.40 $3.50

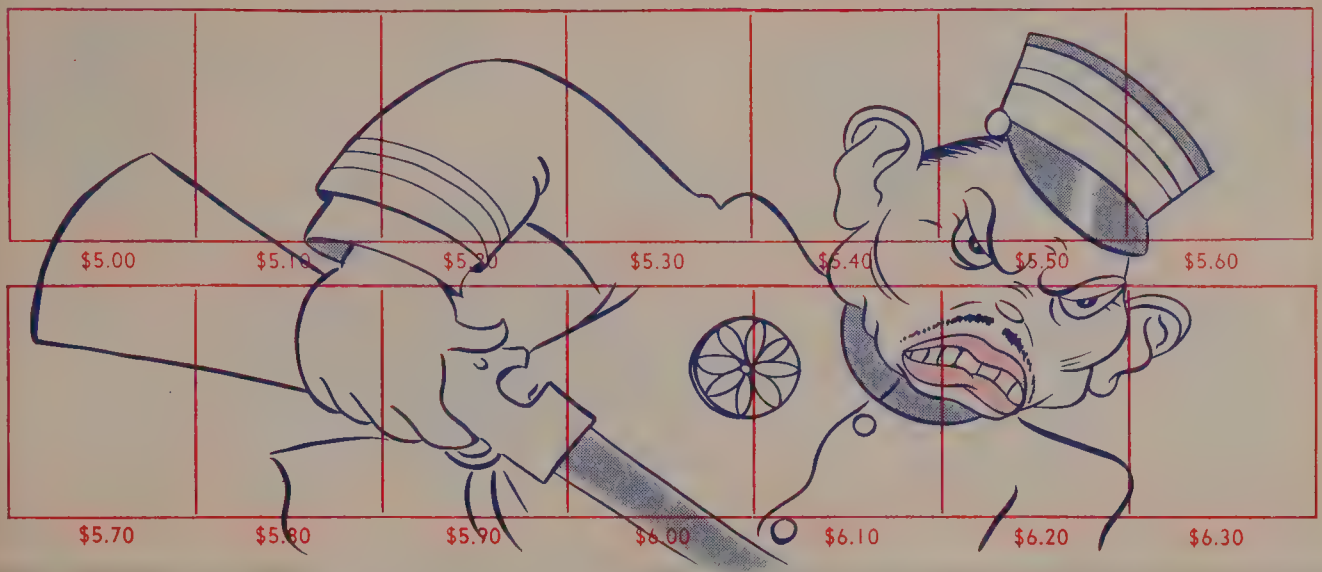


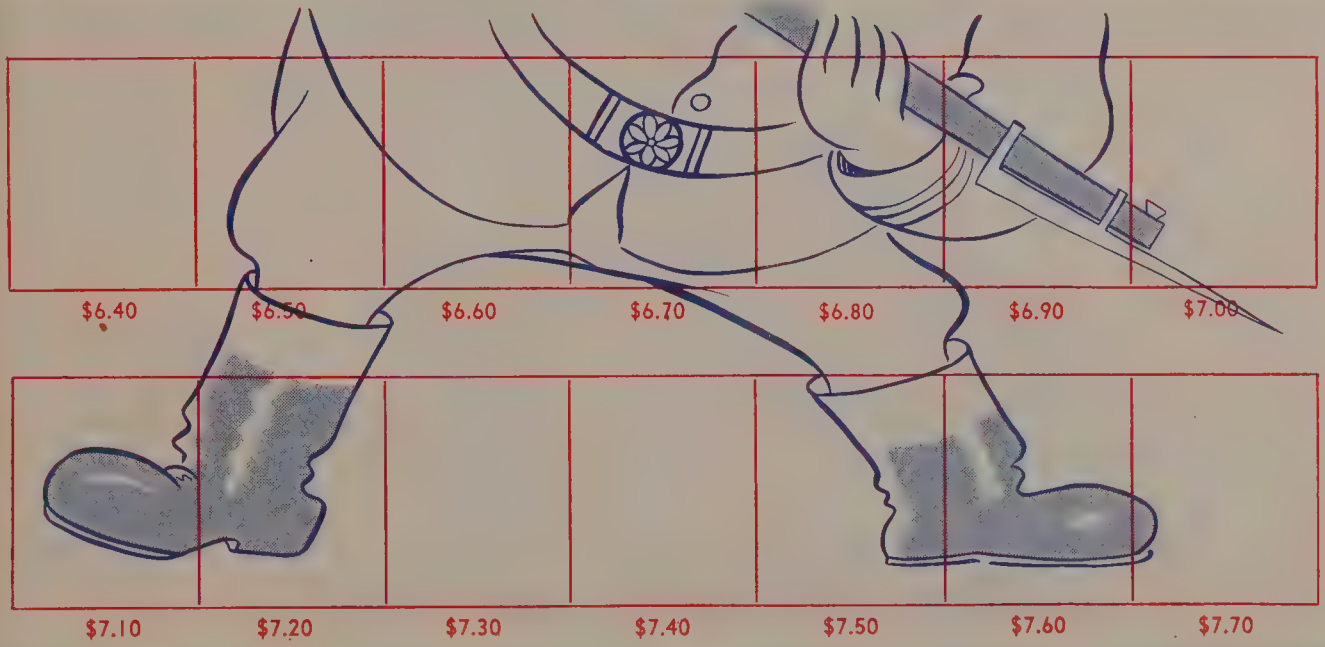


$3.60 $3.70 $3.80 $3.90 $4.00 $4.10 $4.20

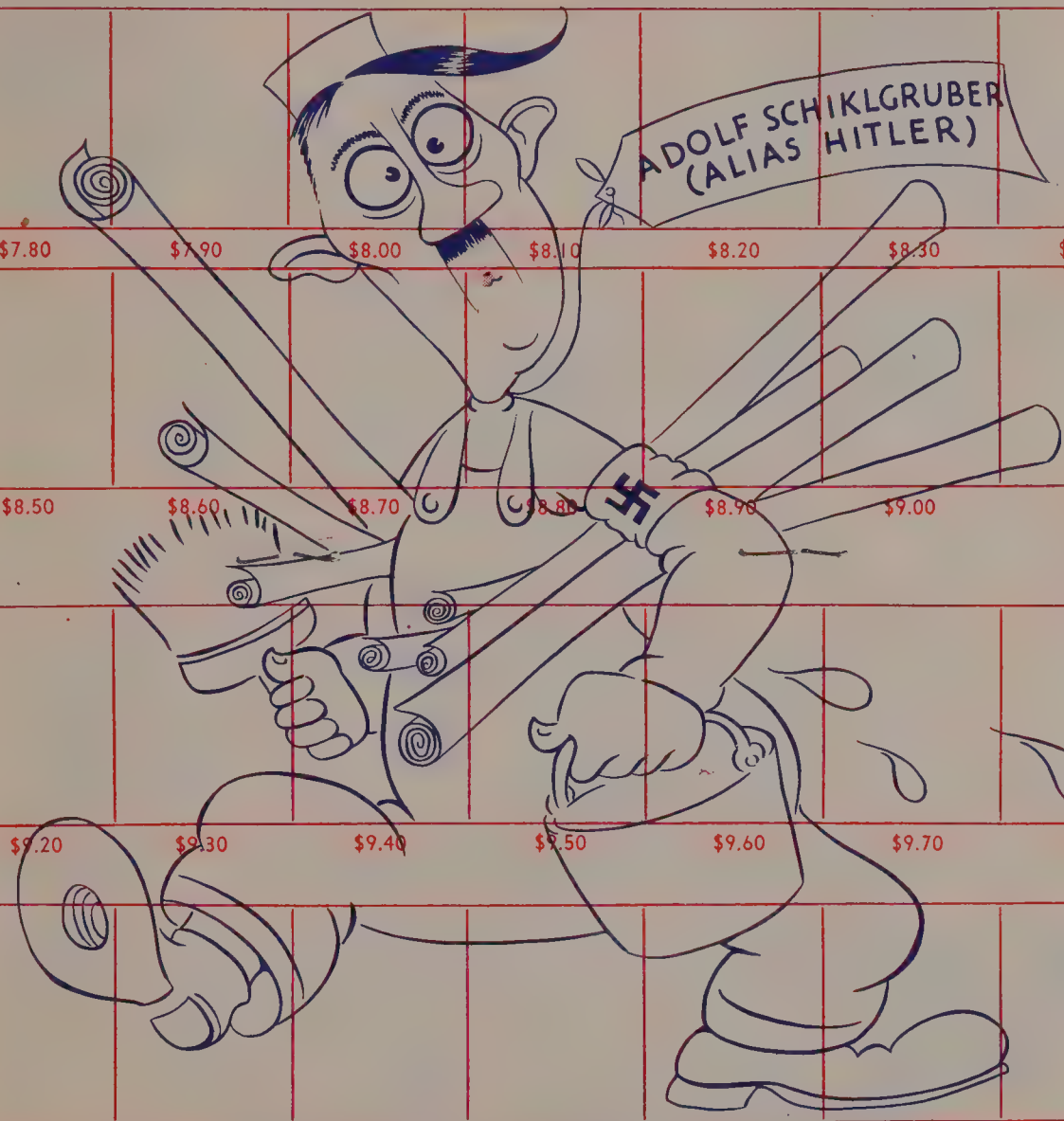
$4.30 $4.40 $4.50 $4.60 $4.70 $4.80 $4.90

TRAP THE JAP!


$5.00
$5.10
$5.20
$5.30
$5.40
$5.50
$5.60
$5.70
$5.80
$5.90
$6.00
$6.10
$6.20
$6.30


$6.40
$6.50
$6.60
$6.70
$6.80
$6.90
$7.00
$7.10
$7.20
$7.30
$7.40
$7.50
$7.60
$7.70

PASTE THE PAPERHANGER!



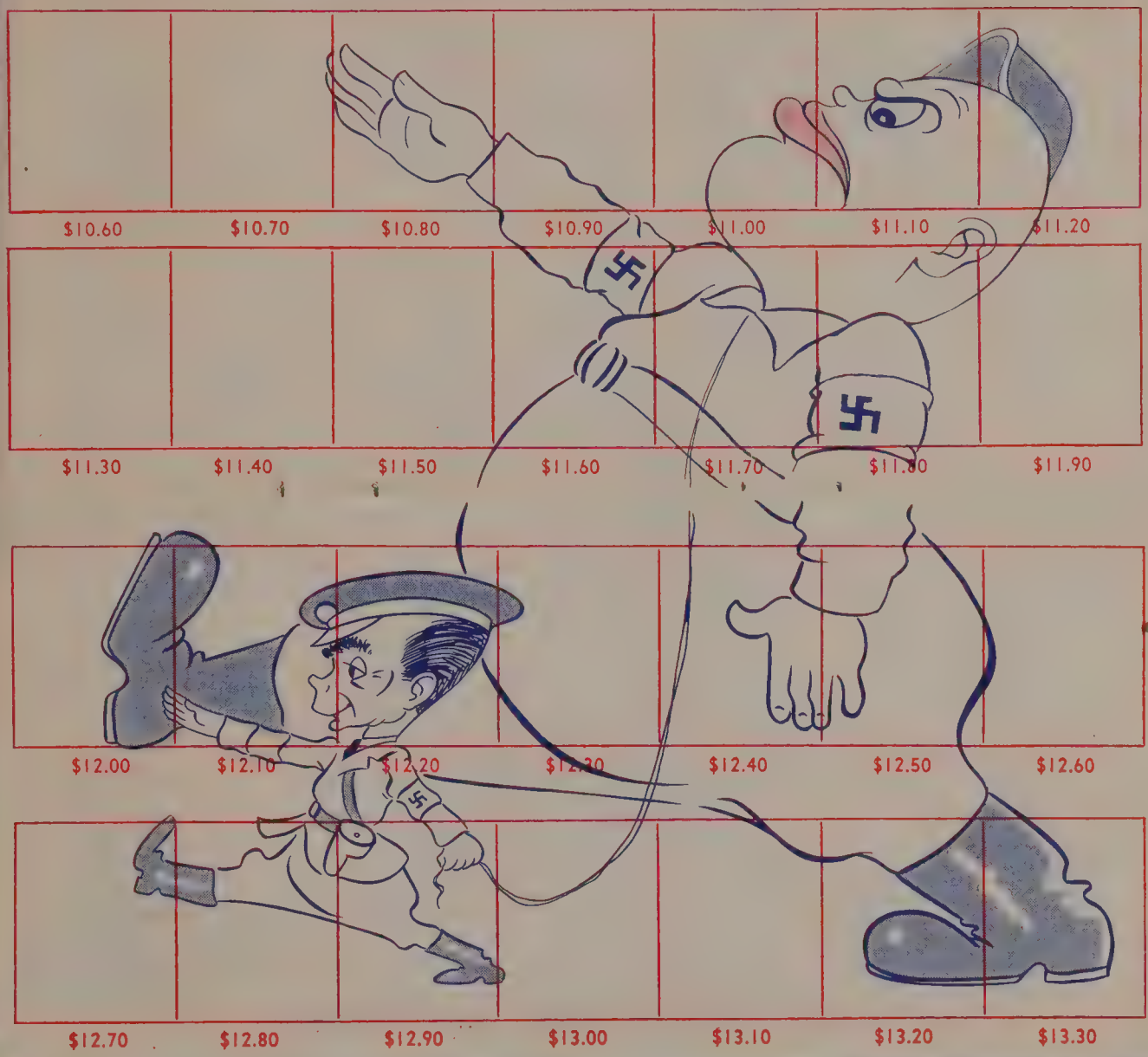
$7.80 $7.90 $8.00 $8.10 $8.20 $8.30 $8.40

$8.50 $8.60 $8.70 $8.80 $8.90 $9.00 $9.10

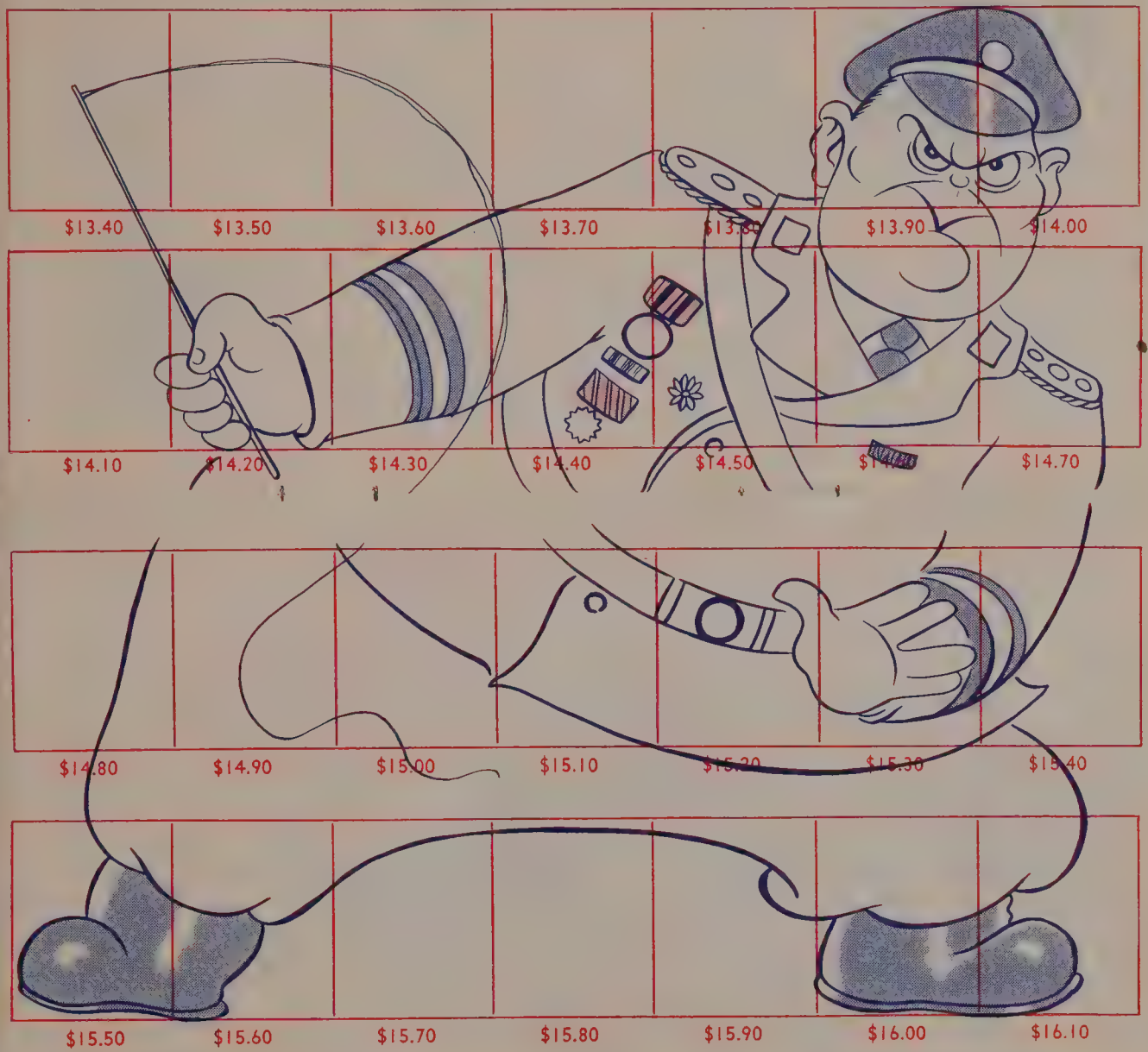
$9.20 $9.30 $9.40 $9.50 $9.60 $9.70 $9.80

$9.90 $10.00 $10.10 $10.20 $10.30 $10.40 $10.50

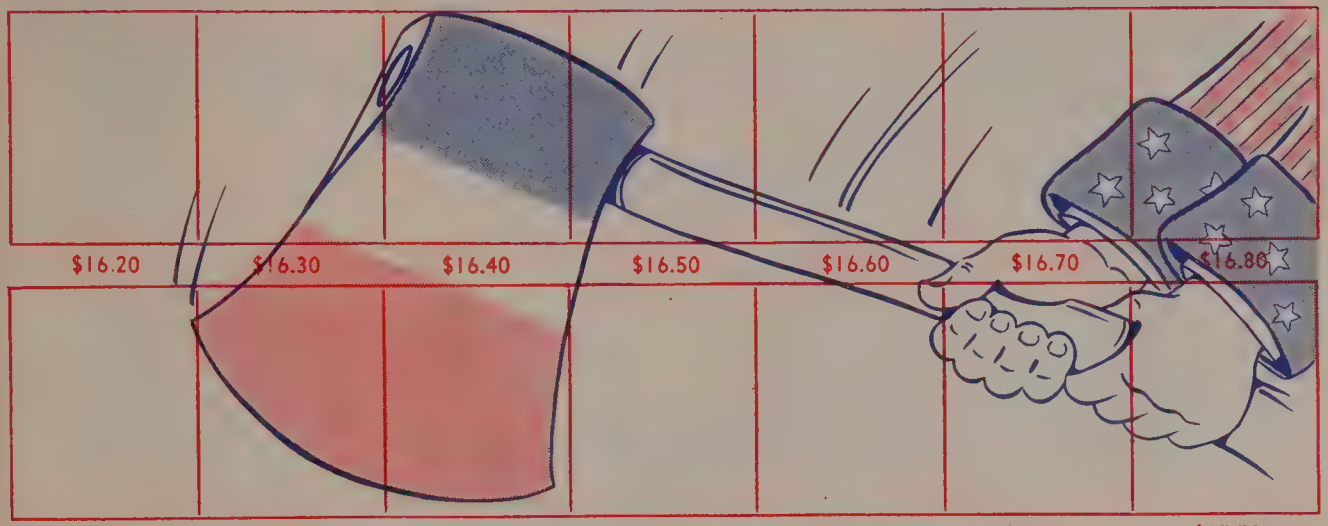
MUZZLE MUSSOLINI!



"GIVE IT" TO GOERING!

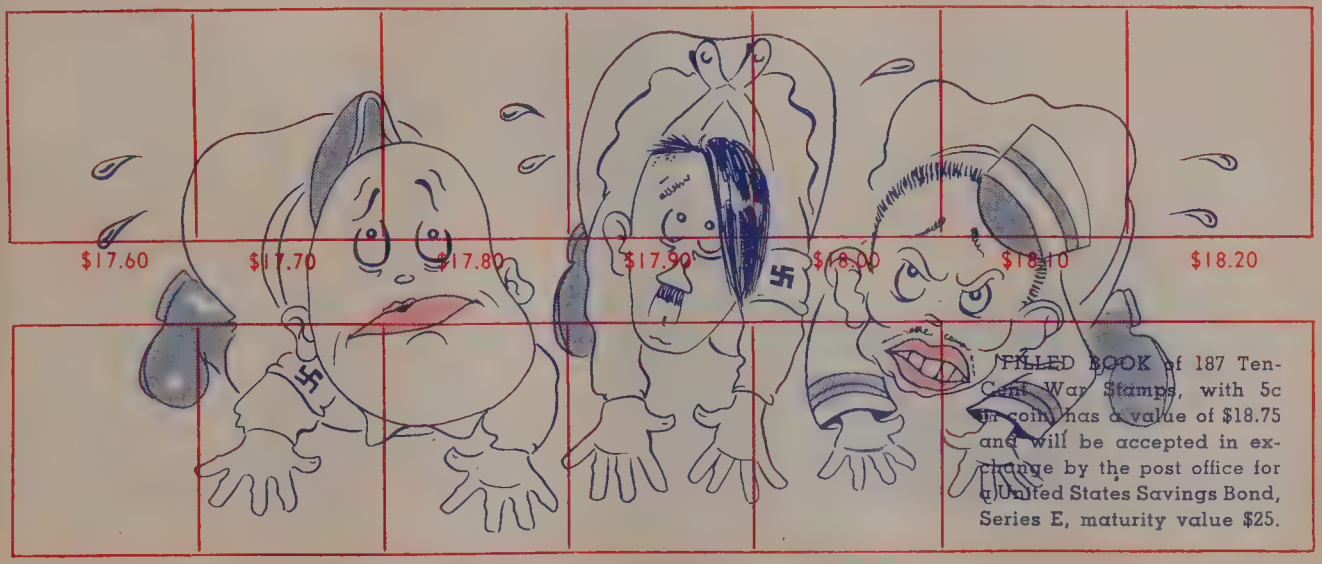


AXE THE AXIS !



$16.20 $16.30 $16.40 $16.50 $16.60 $16.70 $16.80

$16.90 $17.00 $17.10 $17.20 $17.30 $17.40 $17.50



$17.60 $17.70 $17.80 $17.90 $18.00 $18.10 $18.20

$18.30 $18.40 $18.50 $18.60 $18.70

FILLED BOOK of 187 Ten-Cent War Stamps, with 5c in coin, has a value of $18.75 and will be accepted in exchange by the post office for a United States Savings Bond, Series E, maturity value $25.



PUBLICATION of this "Stamp Out the Axis" Ten-Cent War Stamp Album by The Greeting Card Industry, Inc., 200 Fifth Avenue, New York City, for inclusion in War Stamp Greeting Cards is authorized by the *United States Treasury and Post Office Depts.*

1992.002.279

Dear Dick,—

Last week I made a special trip down town for this birthday card for you. I put it in my desk and promptly forgot it, until this morning. Looking at the calender I said today is your birthday and suddenly remember the present card. I wish you many more happy birthday. The wish is sincere if a little late. Love

Lena

SWS304
OFFICIAL WAR STAMP GREETING CARD
COPYRIGHT MCMXLII
THE GREETING CARD INDUSTRY INC.
PUBLICATION APPROVED BY
UNITED STATES TREASURY DEPARTMENT

Looking forward to Laura's visit. Come to

BHHC 2-1-9-24



Wishing You a Very Merry Christmas

and

A Happy New Year

L. C. Becker

Belen, New Mexico *December 25, 1951*

1992.002.119

BHAC 2-1-9-30

MENU

FRUIT COCKTAIL SUPREME

CELERY HEARTS RIPE OLIVES

FILLET MIGNON MUSHROOM SAUCE

SPECIAL BAKED
POTATO JUNE PEAS

TOMATO SURPRISE

PUMPKIN PIE
WITH WHIPPED CREAM

HOT SPLIT ROLLS
DINNER MINTS

COFFEE

GROUP NUMBER FOUR

NEW MEXICO BANKERS ASSOCIATION



HARVEY HOUSE

BELEN NEW MEXICO

OCTOBER 25, 1930 7:00 P M

BED-TIME STORIES
MR. P.P. SIMMONS

REPORT ON A B A CONVENTION
MRS. MARGARET F. BARNES

PUBLICITY
MR. CHAS. R. KEYES

OUR STATE ASSOCIATION
MR. G.K. RICHARDSON

PROGRAM

DUTCH TREAT DINNER 7:00 P M
INVOCATION P P SIMMONS

ENTERTAINMENT

SELECTION -SAXAPHONE TRIO

DANCE -ROZELLA BRITT

SELECTION -SAXAPHONE TRIO

MAGIC -PROF. RIDENOUR

SELECTION -SAXAPHONE TRIO

INTERMISSION -5 MINUTES

BUSINESS SESSION

BHLC 2-19-31

THE FIRST NATIONAL BANK

BELEN, NEW MEXICO

STATEMENT OF CONDITION

JOHN BECKER, PRESIDENT
J. H. BECKER, JR., VICE PREST.
PAUL B. DALIES, VICE PREST.

P. P. SIMMONS, VICE PREST.
L. C. BECKER, CASHIER
W. L. DAVIDSON, ASST. CASHIER

THE FIRST NATIONAL BANK

UNITED STATES DEPOSITORY

BELEN, NEW MEXICO

STATEMENT OF CONDITION

DECEMBER 31, 1927

RESOURCES		
LOANS AND DISCOUNTS		$ 463,325.74
Banking House and Furniture and Fixtures		25,277.25
Other Real Estate and Livestock		5,767.35
Interest Earned but not Collected		3,900.00
Other Stocks, Bonds and Claims		15,826.30
Cash Resources		
UNITED STATES BONDS	$ 234,045.22	
LAND BANK & MUNICIPAL BONDS	70,000.00	
CASH AND SIGHT EXCHANGE	161,925.91	465,971.13
		$ 980,067.77
LIABILITIES		
Capital Stock		$ 50,000.00
Surplus and Undivided Profits		20,075.54
Circulation		50,000.00
Unearned Discounts		5,373.27
DEPOSITS		854,618.96
		$ 980,067.77

THE FIRST NATIONAL BANK



Belen, New Mexico

STATEMENT OF CONDITION

JUNE 30, 1939

FIRST NATIONAL BANK OF BELEN

NEW MEXICO

STATEMENT

JUNE 30, 1939

RESOURCES		LIABILITIES	
Loans and Discounts	$ 660,273.70	Capital Stock	$ 50,000.00
Banking House, Furniture and Fixtures	18,845.74	Surplus	40,000.00
Other Real Estate	1.00	Undivided Profit and Reserve	7,390.01
Other Resources	3,890.13	Unearned Discount	16,124.94
United States Bonds	258,725.00	Deposits	1,204,481.84
Other Bonds and Stocks	128,975.00		
Cash and Sight Exchange	247,286.22		
	$1,317,996.79		$1,317,996.79

ESTABLISHED 1903

— MEMBER —

FEDERAL RESERVE SYSTEM

FEDERAL DEPOSIT INSURANCE CORPORATION

THE FIRST NATIONAL BANK



BELEN, NEW MEXICO

STATEMENT OF CONDITION

DECEMBER 31, 1945

First National Bank of Belen

NEW MEXICO

STATEMENT

DECEMBER 31, 1945

RESOURCES		LIABILITIES	
Loans and Discounts	$ 954,055.18	Capital Stock	$ 75,000.00
Banking House	7,902.80		
Furniture & Fixtures	1.00	Surplus	53,000.00
Other Real Estate	1.00		
Other Resources	12,416.43	Undivided Profits and Reserves	46,606.00
United States Bonds	3,367,423.05		
Other Bonds and Stocks	202,236.02	Deposits	6,047,695.64
Cash and Sight Exchange	1,678,266.16		
	$6,222,301.64		$6,222,301.64

ESTABLISHED 1903

—MEMBER—

FEDERAL RESERVE SYSTEM

FEDERAL DEPOSIT INSURANCE CORPORATION

THE FIRST NATIONAL BANK

BELEN, NEW MEXICO

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STATEMENT OF CONDITION

OCTOBER 5, 1955

THE FIRST NATIONAL BANK OF BELEN

NEW MEXICO

STATEMENT

Oct. 5, 1955

RESOURCES		LIABILITIES	
Loans and Discounts	2,461,671.18	Capital Stocks	100,000.00
Banking House	45,086.00		
Furniture and Fixtures	20,787.58	Surplus	100,000.00
Other Real Estate	6,315.24	Undivided Profits and Reserves	190,262.56
Other Resources	3,549.10		
United States Bonds	3,194,871.42	Other Liabilities	8,495.24
Other Bonds and Stocks	435,614.08		
Cash and Sight Exchange	1,308,242.65	Deposits	7,077.379.45
	7,476,137.25		7,476,137.25

Established 1903

— MEMBER —
FEDERAL RESERVE SYSTEM
FEDERAL DEPOSIT INSURANCE CORPORATION

OFFICERS

L. C. BECKER, *President*

PAUL B. DALIES, *Vice President*

EDWIN H. LEUPOLD, *Vice President*

H. N. CULVER, Cashier

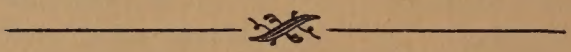
MARION HERLIHY, *Asst. Vice President*

W. R. SANDERSON JR., *Asst. Cashier*

JEAN MOORE, *Asst. Cashier*

J. C. SANCHEZ, *Asst. Cashier*

L. VIELSTICH, *Auditor*



DIRECTORS

L. C. BECKER

LAURA Z. BECKER

PAUL B. DALIES

H. J. GOLIGHTLY

EDWIN H. LEUPOLD

BHHC-2-1-9 Banks Iov Natl #1 1900-2010